



Fifth Program Year CAPER

The CPMP Fifth Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

General Questions

Assessment of Program Year Goals and Objectives

Louisville Metro Government receives annual grants on a formula basis to carry out a wide range of activities geared toward housing rehabilitation and development, public improvements, economic development, public services, maintaining and improving neighborhoods, and homeless support. The five-year Consolidated Plan is Louisville Metro's comprehensive planning document and application for funding from four formula grant programs administered by the U.S. Department of Housing and Urban Development's (HUD) Office of Community Planning and Development: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons With AIDS (HOPWA). Louisville Metro submitted the 2010 – 2014 Louisville/Jefferson County Metro Government Five-Year Consolidated Plan (Consolidated Plan) in 2010.

In addition to preparing a five-year strategic plan, Louisville Metro Government is required to submit an annual Action Plan before the start of each Program Year. The Action Plan describes the resources available, the programs/projects to be funded, and the proposed accomplishments for the Program Year.

Louisville Metro is required to provide an assessment of its accomplishments utilizing CDBG, HOME, ESG, and HOPWA entitlement funds at the end of each program year. This Consolidated Annual Performance and Evaluation Report (CAPER) summarizes the activities carried out under the final Action Plan for Program Year 2014, which covered the period from July 1, 2014 to June 30, 2015.

Entitlement allocations for Program Year 2014 included: CDBG funds of \$10,401,455, HOME funds of \$2,541,514, ESG funds of \$848,884, and HOPWA funds of \$572,269. Estimates of carry-forward funds and program income in the final Action Plan included: estimated CDBG program income of \$400,000 and carry-forward/reallocated funds of \$97,748; and estimated HOME program income of \$300,000 and carry-forward/reallocated funds of \$108,105. Actual program income received totaled \$580,574 for CDBG and \$485,174 for HOME.

Total funds drawn in Program Year 2014 for each entitlement fund, regardless of the program year in which projects or activities were funded, are as follows: CDBG - \$12,655,514.74; HOME - \$3,821,933.64; ESG - \$925,006.82; and HOPWA - \$696,672.71.

Develop Louisville was the lead agency for Louisville Metro Government's entitlement grant activities during Program Year 2014. Develop Louisville was created in a departmental reorganization within Louisville Metro Government that went into effect on July 1, 2014. The previous lead agency for Louisville Metro's entitlement grant activities was the Louisville Metro Department of Community Services and Revitalization, which was split during the reorganization into Develop Louisville's Office of Housing and Community Development and the Department of Community Services. While Develop Louisville serves as the lead agency, the Department of Community Services is primarily responsible for the implementation of ESG and HOPWA programs, as well as some CDBG programs.

The CAPER contains narrative statements as well as required financial reports produced through the Integrated Disbursement and Information System (IDIS). IDIS is a comprehensive database that tracks accomplishments and expenditures for each program/project.

The Consolidated Plan identified five priority need categories and their respective goals as follows:

- **Goal 1: Housing** – Louisville Metro residents have a range of choices for safe, decent, secure, and affordable housing.
- **Goal 2: Economic Development** – Louisville Metro energizes the regional economy and stabilizes neighborhoods by providing residents with access to livable wage jobs, education and training to qualify for those jobs, and business ownership opportunities that create jobs and increase the tax base.
- **Goal 3: Community Development** – Louisville Metro fosters a suitable living environment by improving physical conditions and the quality of life in distressed neighborhoods and throughout the community.
- **Goal 4: Homelessness** – Reduce the incidence of homelessness in the Louisville Metro community.
- **Goal 5: Special Needs/HOPWA** – Address the special needs of Louisville Metro residents, including providing housing and supportive services to person with AIDS and their families.

The 2014 Action Plan included programs/projects to address each of these goals. Progress toward Metro's **housing** goal was made during Program Year 2014 through CDBG and HOME-funded programs geared toward homeownership assistance, education, and counseling, housing rehabilitation, and affordable housing development. Through these various programs, households received downpayment assistance, persons received education and counseling services, households were provided with home repairs and rehabilitation, and Rental Development projects were completed which resulted in the development of HOME-funded housing units. During Program Year 2014, CDBG funds and HOME funds were expended on housing programs.

Progress toward Metro's **economic development** goal was made during Program Year 2014 through the Microenterprise Development program and the Louisville Economic Development Corridors of Opportunity in Louisville (COOL) program. The Microenterprise Development program resulted in 16 full-time jobs and two part-time jobs created and 20 full-time jobs retained for low-to-moderate income individuals. The COOL Program

supported preliminary engineering and design work to support intersection and corridor improvements between Industry Road and Central Avenue along Fourth Street (the University Corridor), and also funded design work for streetscape improvements in the Oak Street corridor in Old Louisville. During Program Year 2014, CDBG funds were expended on economic development programs.

Progress toward Metro's **community development** goal was made during Program Year 2014 through many CDBG-funded programs geared toward public improvements, public services, and maintaining and improving neighborhoods. In Program Year 2014: 69 blighted structures were demolished; housing inspections were conducted; improvements were completed at Metro Parks Community Centers; and non-profit public facilities were provided with assistance. The Family Economic Success program provided individuals with skills necessary to move toward self-sufficiency through referrals and case management. Additionally, infrastructure improvements at the Sheppard Square HOPE VI redevelopment project received funding. During Program Year 2014, CDBG funds were expended on community development programs.

Progress was made toward Metro's **homelessness** goal during Program Year 2014 through the provision of case management, supportive services, transitional housing, and services to the chronically homeless through CDBG, HOME, ESG, and HOPWA funded programs. These programs were geared toward tenant based rental assistance (TBRA), short-term rent, mortgage and utility assistance (STRMU), rapid re-housing, and supportive services to shelters assisting in prevention, operations, and essential services. In Program year 2014, 76 households received HOME TBRA, 31 households received HOPWA TBRA, 144 households received HOPWA STRMU assistance, households received HOPWA supportive services, homeless persons used CDBG supportive services, and 12 programs at 10 non-profits (plus one administered through the Department of Community Services) received ESG assistance for street outreach, prevention, shelter operations, and/or essential services. During Program Year 2014, CDBG funds, HOME funds, ESG funds, and HOPWA funds were expended on programs focused on homelessness (excluding allocations for administration).

Progress toward Metro's **special needs/HOPWA** goal was made during Program Year 2014 through the various HOPWA-funded programs and through the Metro Ramps program administered by the Center for Accessible Living. During Program Year 2014, HIV/AIDS Special Needs persons were provided with supportive services provided through HOPWA funds. During Program Year 2014, 9% of HOPWA funds drawn were spent on these administrative activities. Additionally, the Metro Ramps program served 113 households with members with disabilities.

Louisville Metro Government has continued to review its programs and incorporated changes as needed throughout the fifth year of the 2010 – 2014 Consolidated Plan. The Self Evaluation section includes discussion more specific to Program Year 2014.

Breakdown of CPD Formula Grant Funds

The following tables provide a breakdown of the grant funds spent on grant activities for each of the goals identified in the Consolidated Plan. Please note that the values in the amount expended column represent total funds drawn in Program Year 2014 regardless of the year in which a program/activity was funded.

**CPD FORMULA GRANTS
FUNDS APPLIED TO HOUSING GOALS**

Program	Funding Source	Amount Expended in 2014*
Residential Programs Delivery	CDBG	\$586,986.38
Emergency Repair	CDBG	\$650,637.98
Rental Rehabilitation	CDBG	\$380,227.82
Weatherization	CDBG	\$34,774.00
Portland NRSA	CDBG	\$386,830.78
Shawnee NRSA	CDBG	\$440,594.29
CHDO Activities (including Homebuyer Assistance)	HOME	\$1,147,963.00
Metro-Wide Down Payment Assistance	HOME	\$217,659.00
Affordable Housing Development	HOME	\$1,614,403.29
Fair Housing Activities (including Analysis of Impediments)	CDBG	\$73,790.12
Housing Counseling	CDBG	\$80,133.27
TOTAL		\$5,613,999.93

*Amounts Expended in 2014 represent total funds drawn in Program Year 2014 regardless of year in which program/activity was funded.

**CPD FORMULA GRANTS
FUNDS APPLIED TO ECONOMIC DEVELOPMENT GOALS**

Program	Funding Source	Amount Expended in 2014*
Microenterprise Loans	CDBG	\$239,886.34
Microenterprise Development Program	CDBG	\$123,088.53
"COOL" Program	CDBG	\$433,357.13
Portland Neighborhood Revitalization	CDBG	\$200,000.00
TOTAL		\$996,332.00

*Amounts Expended in 2014 represent total funds drawn in Program Year 2014 regardless of year in which program/activity was funded.

**CPD FORMULA GRANTS
FUNDS APPLIED TO COMMUNITY DEVELOPMENT GOALS**

Program	Funding Source	Amount Expended in 2014*
HOPE VI	CDBG	\$2,735,304.71
Code Enforcement	CDBG	\$924,585.33
Family Economic Success Program	CDBG	\$286,507.19
Community Centers	CDBG	\$223,237.30
Nonprofit Public Facilities Improvements	CDBG	\$408,279.40
Out of School Time	CDBG	\$6,818.32
Vacant Properties Demolition	CDBG	\$579,101.97
ADA Access Improvements	CDBG	\$6,665.80
Parks	CDBG	\$18,326.36
Park Springs Infrastructure	CDBG	\$935,782.84
Relocation	CDBG	\$2,000.00
Richmont Terrace Acquisition/Clearance	CDBG	\$121,988.53
TOTAL		\$6,248,597.75

*Amounts Expended in 2014 represent total funds drawn in Program Year 2014 regardless of year in which program/activity was funded.

**CPD FORMULA GRANTS
FUNDS APPLIED TO HOMELESSNESS GOALS**

Program	Funding Source	Amount Expended in 2014*
HOME TBRA	HOME	\$496,195.42
Emergency Shelter	ESG	\$426,539.13
Prevention	ESG	\$83,027.00
Street Outreach	ESG	\$97,899.91
Rapid Rehousing	ESG	\$268,587.46
Homeless Services	CDBG	\$1,014,229.35
TOTAL		\$2,386,478.27

*Amounts Expended in 2014 represent total funds drawn in Program Year 2014 regardless of year in which program/activity was funded.

**CPD FORMULA GRANTS
FUNDS APPLIED TO SPECIAL NEEDS/HOPWA GOALS**

Program	Funding Source	Amount Expended in 2014*
HOPWA STRMU	HOPWA	\$131,968.07
HOPWA TBRA	HOPWA	\$159,771.80
HOPWA Supportive Services	HOPWA	\$329,485.04
Ramp and Barrier Removal	CDBG	\$170,955.40
TOTAL		\$792,180.31

*Amounts Expended in 2014 represent total funds drawn in Program Year 2014 regardless of year in which program/activity was funded.

Affirmatively Furthering Fair Housing

Louisville Metro Government continues to Affirmatively Further Fair Housing (AFFH). Access to housing, via rental or homeownership, is fundamental to meeting the essential needs of individuals and families. Concerns about fair housing go beyond discrimination in the rental and sales markets, however; these concerns include almost all facets of housing transactions, such as financing, insurance coverage, and other issues related to occupancy. Fair housing is also correlated to the development of affordable housing throughout the community to ensure that individuals have a choice in where they live. In support of AFFH, Develop Louisville's Office of Housing & Community Development works in tandem with another department of Louisville Metro Government, the Louisville Metro Human Relations Commission (<http://louisvilleky.gov/government/human-relations-commission>), a HUD-certified Fair Housing Assistance Program (FHAP) agency.

Analysis of Impediments to Fair Housing/Assessment of Fair Housing

Central to Louisville Metro Government's commitment to AFFH, the Human Relations Commission used 2012-2013 HUD-FHAP Partnership Grant funds to help generate the 2013 publication of *Making Louisville Home for Us All: A 20 Year Action Plan for Fair Housing* ("Plan," <http://tinyurl.com/qjfnz5n>). The Plan, prepared by the University of Louisville's Anne Braden Institute for Social Justice Research (<http://anne-braden.org>) and the Metropolitan Housing Coalition (<http://www.metropolitanhousing.org>), examines the history of housing policies and practices in Louisville Metro; recommends action steps that can reverse harmful effects from past housing discrimination and segregation; and to AFFH, all over the next twenty (20) years. This extensive Plan has been shown by HUD to be a model best practice for AFFH, such as in *Evidence Matters* Spring-Summer 2014 edition (<http://tinyurl.com/lt6t3f3>). Louisville Metro Government hired multiple employees during the 2014-2015 fiscal year to specifically implement the Plan, which has brought together data and initiatives among public, private, and non-profit housing sectors to fulfill the missions of the Plan.

For the Human Relations Commission's 2013-14 HUD-FHAP Partnership Grant award, which carried over into the 2014-2015 fiscal year, the Human Relations Commission, Housing & Community Development, and the Louisville Metro Housing Authority (<http://www.lmha1.org>) worked together to select subcontractors to best allocate a portion of the funding in a Request for Proposals (RFP); all those who responded to the RFP, including a local HUD-certified Fair Housing Initiatives Program agency, the Lexington Fair Housing Council (<http://lexingtonfairhousing.com>), were selected for assignments to supplement the Human Relations Commission's work in AFFH under the bulk of the Partnership Grant terms. The collaborative effect with multiple Louisville Metro Government associated agencies, as well as with the varied subcontractors, allows for a multi-pronged approach to research and implement AFFH. Partnership Fund subcontractor final deliverables are forthcoming, which will include the results of community surveys on fair housing; housing discrimination testing in Louisville Metro; and publications on fair housing rights and responsibilities for the general public.

Louisville Metro Government submitted an updated Analysis of Impediments to Fair Housing Choice, prepared by Metropolitan Housing Coalition, with its 2015-2019 Consolidated Plan and 2015 Action Plan. These documents were submitted to HUD on May 15, 2015 and subsequently approved on July 22, 2015.

Housing & Community Development and Human Relations Commission staff also continue to review and plan AFFH in coordination with HUD's now-Final Rule on the Assessment of Fair Housing (http://www.huduser.org/portal/affht_pt.html#final-rule), which replaces the Analysis of Impediments obligation for entities receiving federal funding. Housing & Community Development and Human Relations Commission staff have studied the Final Rule and will fully comply with and implement the Assessment of Fair Housing, providing applicable reporting on such when requested by HUD.

The Affordable Housing Trust Fund

Louisville Metro Government's Affordable Housing Trust Fund (<http://tinyurl.com/ox73vjd>) was created by Louisville Metro Council in 2008 as the way for Louisville Metro Government to invest additional local public funds to address the affordable housing shortage. The Affordable Housing Trust Fund seeks to provide for working families whose wages are not enough to live in Louisville Metro; for people on fixed incomes, including seniors and people with serious disabilities; for young families starting out; and for military veterans. The Affordable Housing Trust Fund facilitates the development and rehabilitation of decent, affordable housing by making grants and loans, providing technical support, and enabling builders and developers to construct affordable housing with less financial risk.

The Affordable Housing Trust Fund's current priorities include:

- Making existing homes in Louisville Metro affordable and sustainable through energy-efficient rehabilitation of housing and the inclusion of green building principles;
- Developing affordable rental housing for the lowest-income families;
- Creating additional affordable homes near places of employment and in neighborhoods that need workforce housing;
- Increasing homeownership opportunities through home buyer education, down payment assistance, reducing the cost of construction or rehab of single family homes, and assistance connecting homeowners to low-interest, no-interest, or forgivable partial loans;
- Preventing Louisville residents from losing existing otherwise-affordable homes through foreclosure prevention, supportive housing services, and accessible rehabilitation;
- Promoting housing choice communitywide in Louisville Metro

Recently, the Affordable Housing Trust Fund's HOMEBuyer program allocated \$963,500 to Habitat for Humanity of Metro Louisville, River City Housing, and the Housing Partnership Inc. to provide 29 safe and affordable homes to low-income first-time homebuyers in Louisville Metro.

The Affordable Housing Trust Fund in 2012 noted that "minority households, who have lower rates of home ownership already, are at increased risk of foreclosure," taking into account race and national origin in its study of Louisville Metro.

The Louisville Metro Human Relations Commission

As a FHAP agency, the Human Relations Commission enforces protections under local ordinance and, where applicable, the substantially-equivalent federal Fair Housing Act, as amended, based on race, color, religion, national origin, sex, familial status, disability,

sexual orientation, and gender identity in coordinated efforts with HUD. The Human Relations Commission has continuously worked to reduce barriers to fair housing in Louisville Metro since the 1960s. Human Relations Commission staff has continued to participate in, and be certified by, HUD's National Fair Housing Training Academy. Human Relations Commission staff regularly participates in HUD-FHAP conference calls, annual HUD Policy Conferences, and in National Fair Housing Alliance webinars to discuss partnership in fair housing enforcement, education & outreach, and enforcement strategy.

The Human Relations Commission has continued to promote public education and outreach campaign initiatives on fair housing, including conducting trainings for public and private entities; hosting fair housing complaint informational initiatives; and disseminating detailed fair housing brochures and magnets in nine different languages spoken in Louisville Metro. The goal has been to increase public awareness of fair housing laws and to educate the public about how to effectively fight discriminatory practices in housing. To help accomplish this goal, the Human Relations Commission expanded its existing outreach and education campaign; and the Human Relations Commission continued incorporating fair housing testing results, funded significantly by Community Development Block Grant (CDBG) funds, into housing discrimination complaint investigations for bona fide Complainants.

Human Relations Commission staff has continued to host conferences and forums; to participate in Fair Housing Coalition meetings facilitated by the Metropolitan Housing Coalition; to work Louisville Metro Housing Authority public housing tenant association fairs; and to participate in various protected class fair housing forums in order to actively promote fair housing in Louisville Metro. Human Relations Commission staff also attends regular protected-class advocacy meetings to discuss fair housing with its members, and staff actively seeks to link fair housing to employment, transportation, and other associated-issue industries in Louisville Metro.

For National Fair Housing Month in April 2015, the Human Relations Commission co-sponsored, planned, and presented on fair housing with the University of Louisville's Kent School of Social Work at the "Fair Housing Today" conference. The plenary session opening remarks were made by HUD Louisville Program Office Director Christopher D. Taylor, and the conference offered continuing education credit for social workers through U of L, as well as Continuing Education Course credit through the Kentucky Real Estate Commission. Human Relations Commission staff presented specifically on AFFH for federally-subsidized housing providers at Kentucky Housing Corporation's 2015 Affordable Housing Conference in Lexington, KY. Human Relations Commission staff participated in a Fair Housing Coalition public forum on "Housing Policies and their Impacts on Families," and spoke on fair housing in Spanish for local *La Poderosa* Spanish-language radio.

From July 1, 2014 – June 30, 2015, the Human Relations Commission closed a number of housing discrimination complaint cases for its fiscal year, with a breakdown of protected class by basis as follows:

- Race - 10
- Color - 0
- Religion - 1
- National Origin - 2
- Sex - 4
- Familial Status - 16

- Disability - 21
- Sexual Orientation - 0
- Gender Identity - 0
- Retaliation - 1

During this period, there were two housing discrimination complaints with a determination of Probable Cause that unlawful discrimination had likely occurred by a Respondent, thereby resulting in charges of discrimination filed by the Human Relations Commission with the assistance of the Jefferson County Attorney's Office; and, an additional four Probable Cause complaints from previous years were involved in continued legal proceedings. There were 14 Housing Conciliation Agreements, or negotiated settlements, to resolve complaints during the fiscal year. Additionally, one complaint was withdrawn by a Complainant after an outside resolution was reached with the Respondent to resolve the complaint.

The Human Relations Commission continued to actively seek affirmative relief for all applicable housing discrimination complaint cases resolved through conciliation agreements, and in adjudication of such cases in Jefferson District Court or in administrative hearings.

The Human Relations Commission continued its housing testing program, conducting 500 rental tests from July 1, 2014 – June 30, 2015. The testing program used Louisville Metro employees specifically hired by Louisville Metro Government to test for housing discrimination levels in Louisville Metro. Testing has been used for years to generate Human Relations Commission agency complaints against housing providers identified to have engaged in likely unlawful business practices, but has also been used as supplemental investigation for complaints filed by the general public. Funds from the testing program currently come in part from CDBG funding allocated by HUD, which Louisville Metro Government uses in order to comply with AFFH requirements.

The Human Relations Commission is also the focal point of Louisville Metro Government's Disability-Accessibility Complaint Portal (<http://tinyurl.com/pxhbgod>). The Portal was designed so that all disability-inaccessibility in Louisville Metro, including those involving and affecting dwellings such as housing and some public accommodations discrimination complaints, can be reported and streamlined to applicable responding agencies. The Human Relations Commission was chosen by multiple Louisville Metro Government departments as the best Louisville Metro Government associated-agency for complaint vetting, drafting discrimination complaints under its purview as applicable, and otherwise referring inquiries not under its jurisdiction for appropriate response.

Finally, and possibly most notably towards AFFH, the Human Relations Commission filed 20 Enforcement Board Commissioner complaints for the 2014-2015 period. In these Commissioner complaints filed without bona fide Complainants from the general public, the Human Relations Commission affirmatively addressed likely housing discrimination in Louisville Metro on an unprecedented level by shattering the record of any previous fiscal year Commissioner complaints filed. Affirmative relief was obtained for the general public in 13 of the housing discrimination complaints in 2014-2015, another record for the Human Relations Commission in a fiscal year.

The Louisville Urban League affirmatively furthers fair housing by providing fair housing education and housing counseling services to renters, prospective renters and first-time homebuyers. During Program Year 2014, 2,185 unduplicated clients were served in the following ways: 69 persons became mortgage-ready, 8 households were referred to

landlords for rental housing, 42 persons obtained homeownership, 165 persons avoided foreclosure, 1,518 persons received financial education, and 1,376 persons received fair housing education.

The Legal Aid Society, Inc. affirmatively furthers fair housing through two programs, the Foreclosure Counseling and Outreach Education program and the Tenant Assistance Program. The Tenant Assistance Program provides legal assistance and supportive services to low-income tenants facing eviction. In Program Year 2014, the Tenant Assistance Program served 764 unduplicated clients, 161 of whom were provided with extended legal representation that prevented or defended an eviction.

The Legal Aid Society Foreclosure Counseling and Outreach program consists of two distinct activities: 1) educating homeowners who are threatened with foreclosure about the foreclosure process and providing them with legal advice regarding their options or the alternatives to foreclosure; and 2) educating individuals and service providers with preventative information that will help a family avoid or resolve a threat to the family's economic stability.

Every Tuesday and Thursday, Legal Aid holds Foreclosure Clinics for local residents to learn about the foreclosure process and have the opportunity to ask an attorney questions and resolve an issue.

Leveraging Resources

In Program Year 2014, Louisville Metro Government continued to identify and obtain additional funding to carry out the goals and objectives outlined in its 2010-2014 Consolidated Plan.

Louisville Metro Government and its entitlement subrecipients were successful in obtaining and/or allocating other public and private resources including private donations, fund-raising contributions, general fund allocations, Kentucky Housing Corporation (KHC) funds, Louisville Landbank lots, and competitive grant sources.

The sources of other public and private resources identified above provide for an increase in services in many of the programs administered by Louisville Metro Government. Some examples include the following:

- Local funds from Louisville Metro's External Agency Fund were used to support community ministries and non-profit organizations.
- CDBG funds were committed as leverage for a competitive grant, the Lead-Based Paint Hazard Control Grant, to help satisfy matching requirements.
- Private donations, fund-raising contributions, and competitive grants were leveraged with federal funds to provide even more resources to HOPWA and ESG programs.
- Non-profits leveraged HOME funds with KHC funds and Federal Home Loan Bank funds for rehabilitation projects.

Federal funds such as those awarded to Louisville Metro through the Lead-Based Paint Hazard Control Grant program and Department of Energy Weatherization/LIHEAP provide supplemental resources for home rehabilitation programs, which allows more entitlement funds to be directed toward other housing activities such as the development of new affordable units.

Local public funds are used to provide match for ESG and HOME funds where applicable. Each ESG subrecipient is required to provide matching funds equal to its individual ESG allocation. The one-to-one ESG match requirement can be fulfilled using cash contributions, other agency grants, donated supplies to the agency, and so forth. Please refer to ESG match table in the Homelessness section of this report for details on the source of subrecipient match.

Managing the Process

Beginning in Program Year 2014, Develop Louisville is the lead agency for the preparation and implementation of the Consolidated Plan and subsequent annual Action Plans. Develop Louisville was created during a departmental reorganization effective July 1, 2014, which split the former Department of Community Services and Revitalization into Develop Louisville's Office of Housing and Community Development and the Department of Community Services.

Comprehensive planning requirements command that preparation of the five-year Consolidated Plan and annual Action Plan include compliance with the jurisdiction's Citizen Participation Plan. Louisville Metro Government's Citizen Participation Plan requires public hearings be held to allow for representatives of non-profit agencies, organizations, groups, citizens, and interested parties to contribute to the identification of needs and distribution of resources to address those needs. In addition, the Consolidated Plan and annual Action Plan are required to be made available for public comment prior to final submission to HUD.

The Citizen Participation Plan also requires an amendment to these plans be prepared, including adherence to public hearing and public comment guidelines should there be significant changes in funding or programs.

Louisville Metro Government has followed these guidelines and will continue to follow these guidelines to ensure compliance with program and comprehensive planning requirements. Develop Louisville serves as the lead agency for planning purposes and administers many CDBG and HOME programs. Develop Louisville and the Department of Community Services provide oversight of all programs administered by external sub-recipients and internal sub-grantees.

During Program Year 2014, Develop Louisville was responsible for the development of the 2015-2019 Consolidated Plan and 2015 Action Plan. These documents were submitted to HUD for approval on May 15, 2015 and were subsequently approved on July 22, 2015.

Citizen Participation

The draft Program Year 2014 CAPER was made available for review and public comment from September 9, 2015 to September 24, 2015. A legal ad was published in the Courier-Journal on September 9, 2015 and copies were made available in all branches of the Louisville Free Public Library, at eight Neighborhood Place locations, at the Office of Housing and Community Development (444 S. 5th Street, 5th Floor) and the Department of Community Services (810 Barret Avenue, Suite 240), and on the Office of Housing and Community Development website.

Formula Grant Resources and Distribution of Funds

Tables providing a summary of resources and distribution of funds for each formula grant and maps providing an overview of the geographic distribution of expenditures for several of Louisville Metro's entitlement programs will be included in the final version of the CAPER.

Institutional Structure

During Program Year 2014, Develop Louisville served as the lead agency for preparing, administering, reporting, and monitoring Louisville Metro Government's five-year Consolidated Plan, annual Action Plan, and NRSA designations. Develop Louisville was created during a departmental reorganization that took effect July 1, 2014. As a result of this reorganization, the former Department of Community Services and Revitalization (LMCSR) was split into Develop Louisville's Office of Housing and Community Development and the Department of Community Services.

Develop Louisville is one of two agencies comprising Louisville Forward, which combines into one entity all the city agencies dedicated to business development and the built environment. Louisville Forward consists of two major departments:

- **Develop Louisville** serves as the city's real estate development arm and focuses on the full range of land development activities, including planning and design, vacant and abandoned properties initiatives, advanced planning, housing programs, permits and licensing, land acquisition, and development partnerships.
- **Economic Development** contains the full spectrum of business engagement and support to include retail, commercial, and industrial businesses ranging from small businesses to large enterprises.

As a result of this reorganization, the Department of Community Services (LMCS) was created. The mission of LMCS is to "improve the quality of life for all residents with an emphasis on poverty reduction and addressing the needs of vulnerable populations in the Louisville Metro community." LMCS houses all client-facing social services for Louisville Metro Government, and continues to manage the social service programs funded through HUD, including CDBG public services and micro-enterprise, ESG, and HOPWA.

Develop Louisville is the lead agency for administering HUD entitlement funds, as well as the CDBG and HOME Administrator for Louisville Metro. The Department of Community Services is the ESG and HOPWA Administrator for Louisville Metro. Despite the structural division of the former LMCSR department, there has been significant collaboration between the two newly created departments in developing the recently submitted Consolidated and Action plans, in preparing the CAPER, and in implementing entitlement programs.

In Program Year 2014, as in previous years, Metro awarded CDBG, ESG, and HOPWA funds to subrecipients through a competitive process. Distributing these funds on an annual basis allows Metro to reassess each nonprofit applicant and project regularly, in order to ensure that funding is used for maximum benefit of the community and remains in compliance with annual Action plan goals. All federally-funded subrecipients are required to submit periodic reports detailing accomplishments, expenditures, beneficiary demographics, and delays or problems encountered in meeting their benchmarks. Metro program staff reviews reports to assess the progress of each activity, evaluate expenditure rates, and determine if the subrecipient is carrying out the activity as planned or whether technical assistance might be necessary.

LMCS awards additional funds to nonprofit social service providers through Metro's External Agency Fund. Many nonprofits also receive funding through the local Continuum of Care.

Many of Louisville's service agencies work collaboratively to address core issues surrounding poverty including financial security, education, job training, employment opportunities, safe

and affordable housing, and access to medical and mental health services. As many service providers struggle with dwindling funding, collaboration and collective impact models have and will likely continue to become increasingly important to meeting the needs of Louisville's low to moderate income residents. LMCS serves as the lead coordination agency for non-profit organization collaboration as it relates to local funding resources for homeless prevention, poverty reduction, and related services. The Department's extensive coordination and linkages with government and other social programs ensure the effective delivery and reduced risk of duplication of services. LMCS collaborates with more than 100 agencies and/or forums, including Metro departments, state agencies, service providers, faith-based organizations, and others.

LMCS is heavily involved in the Louisville Continuum of Care (CoC), which is coordinated through the Coalition for the Homeless. LMCS is represented on the CoC advisory board, at monthly CoC meetings, and holds monthly coordination meetings with the Coalition.

LMCS also houses the Louisville Metro Community Action Partnership (LMCAP). The Executive Director of Louisville Metro Housing Authority serves on the LMCAP board of directors as a permanent member due to the significant role LMHA plays in the lives of many LMCAP clients, which allows better coordination of efforts between LMCAP and LMHA. LMHA's position on the LMCAP board of directors also proves beneficial in relation to self-sufficiency programs. LMCS' goal is to be a "one-stop shop" for addressing multiple barriers to self-sufficiency assessing a family or individual's situation as a whole and linking them to departmental and community services and resources. LMHA has a self-sufficiency program which provides intensive case management services to residents living in public or subsidized housing to help them accomplish long term goals and develop job skills, parenting skills, and knowledge about income management and homeownership. LMCS leverages LMHA's position on the LMCAP board of directors as a resource for knowledge, experience, and best practices for self-sufficiency services. LMCS provides housing supports to agency clients engaged in case-managed programs as necessary to minimize this burden on households working towards self-sufficiency.

Finally, LMCS also operates eight Neighborhood Place sites. Neighborhood Place serves as a community-based "one stop shop," providing access to LMCS programming as well as to services from partner agencies such as the Kentucky Department for Community Based Services, Jefferson County Public Schools, Seven Counties Services, Louisville Metro's Department of Public Health and Wellness, and KentuckianaWorks.

During Program Year 2014, Develop Louisville worked with other Louisville Metro departments to carry out entitlement activities. These departments included Public Works, Codes and Regulations, Public Health and Wellness, Economic Development, Parks and Recreation, and the Human Relations Commission.

Monitoring

Louisville Metro Government carries out HUD-funded activities through Metro Departments and through subrecipients. Beginning in Program Year 2014, Develop Louisville (DL) and the Department of Community Services (CS) are charged with monitoring different aspects of HUD entitlement funding, as listed below. DL focuses on compliance with construction projects (CDBG and HOME), while CS focuses on ensuring compliance with service projects (CDBG Public Service, HOME TBRA, ESG, and HOPWA). Both Develop Louisville and the Department of Community Services coordinate monitoring consistently to ensure compliance with federal regulations.

Develop Louisville's Office of Housing and Community Development's Planning and Compliance Unit is responsible for:

- Coordinating Consolidated Plan activities with other Metro agencies;
- Ensuring programmatic and financial reporting requirements are met;
- Producing the Consolidated Plan and Annual Action Plans, including the facilitation of citizen participation;
- Preparing the Consolidated Annual Performance and Evaluation Report (CAPER);
- Managing the IDIS reporting system;
- Ensuring compliance with labor standards, environmental review, conflict of interest, Section 3, Fair Housing, and additional compliance requirements;
- Assuring adherence to affordability periods;
- Monitoring outside recipients for compliance with federal regulations.

The Department of Community Services Planning and Administration Unit is responsible for:

- Overseeing the annual allocation of CDBG public service, ESG, and HOPWA funds to subrecipients;
- Ensuring programmatic and financial reporting requirements are met;
- Monitoring outside recipients for compliance with federal regulations.

Risk assessments are performed annually for each subrecipient to identify the potential risk level for non-compliance prior to the start of the program year. Subrecipients found to be at low risk may receive a desk review rather than an on-site review. Those found to be at high risk receive a more comprehensive on-site review.

Checklists are used to ensure monitoring staff review programs in accordance to regulatory requirements specific to each funding source - CDBG, HOME, ESG or HOPWA. The checklists are tailored to accommodate for the type of review being provided, Desk or On-site reviews.

The steps for each type of review are as follows:

Desk Review

Examine both routine and special reports from program staff, housing owners/developers/sponsors, subrecipients, and subgrantees. This type of monitoring

identifies potential problems by analyzing in-house documentation. Monitoring staff review the following to assess performance and look for indicators of performance or compliance deficiencies:

- Work Program and Budgets and/or written agreements (including loan agreements, if applicable)
- Monthly reports
- Draw-down requests and supporting documentation
- Applicable IDIS reports
- Correspondence between in-house staff and the funding recipient
- Reports from previous monitoring reviews
- Copies of audit reports
- Telephone Interviews

This information enables the monitoring staff to evaluate performance and identify any compliance issues.

Prepare and submit to the subgrantee a finalized report detailing any findings and concerns discovered. Subrecipient must submit corrective action steps to Metro within 30 days.

On-Site Review

Visit the program or project to gather specific information and observe programmatic and administrative elements. This is the most comprehensive monitoring as it gives the clearest picture of funding recipients and their projects. Steps in conducting an on-site monitoring are as follows:

- Perform a desk review
- Conduct the monitoring visit (including entrance and exit conferences)

Prepare and submit to the subgrantee or subrecipient a finalized report detailing any findings and concerns discovered (and any necessary follow-up).

Inspections

In addition to performing Desk and On-site reviews of subrecipients, projects funded with federal dollars are also inspected for compliance with local codes and rehabilitation standards.

HOME-funded projects are inspected for compliance throughout their affordability period. The intervals by which inspections are scheduled depend on the number of units within each project. As required by HOME, projects containing 1-4 units are inspected every 3 years, projects containing 5 to 25 units are inspected every 2 years and projects containing more than 25 units are inspected yearly.

For CDBG-funded projects, inspections are conducted as needed throughout the term of the agreement to ensure they meet local code requirements. Public Facilities projects are monitored to ensure use requirements at 24CFR 570.505 are met.

For TBRA-funded projects, inspections occur both prior to lease and annually, throughout the term of the rental assistance. The unit inspections also serve to verify compliance with required occupancy standards in relation to the size of each household.

For HOPWA-funded projects, units are inspected to ensure that they meet habitability standards in addition to local code requirements, as required by HOPWA regulations.

For ESG-funded renovation projects, inspections are performed to ensure the facility is in compliance with local habitability standards.

As with the desk review, this information enables the monitoring staff to assess performance and identify any compliance issues.

All federally-funded subrecipients are required to submit periodic reports detailing accomplishments, expenditures, beneficiary demographics, and delays or problems encountered in meeting their benchmarks. Metro program staff review reports to assess the progress of each activity, evaluate expenditure rates, and determine if the subrecipient is carrying out the activity as planned or whether technical assistance might be necessary to assist the subrecipient and ensure compliance with regulations.

With the responsibility for maintaining the IDIS system, Develop Louisville's Planning and Compliance Unit regularly reviews the programmatic and financial information within the database to monitor the department's performance, including the timeliness of expenditures.

All monitoring activities are conducted as prescribed by the regulations appropriate to the respective funding source. As part of its commitment to continual improvement, Metro will regularly review and enhance its monitoring processes and procedures in accordance with grant and audit guidelines.

Monitoring Results

At the beginning of Program Year 2014 a risk assessment was conducted to establish the 2014-2015 monitoring schedule which consisted of both onsite and desk monitoring. A total of 28 monitoring reviews for subrecipient public service activities or programs were conducted. The activities and programs were funded by a variety of funding sources including CDBG, ESG, and HOPWA. Technical assistance was provided to sub-recipients and sub-grantees on an array of topics including procurement, program operations, and federal grant requirements.

During Program Year 2014 monitoring of subrecipient/public service programs, one finding and one concern were found with one CDBG program:

- Finding: area median income not noted in client files; the agency retained information via IDIS. In no instance did this agency serve income ineligible clients.
- Concern: client release of information authorization forms were signed without listing an agency/facility/name.

Technical assistance was provided to the program; both the finding and concern was resolved.

A total of 7 CDBG-funded public facilities/improvement projects carried out by subrecipient agencies or other Louisville Metro departments received desk reviews during Program Year 2014. These reviews resulted in no findings or concerns.

Develop Louisville monitored 24 HOME-funded rental development projects during Program Year 2014: 19 through desk reviews and five through on-site reviews. These reviews resulted in no findings or concerns. Additionally, Develop Louisville inspected 38 Rental Development projects during the Program Year (see Housing section for inspection list and results).

The tables below provide the schedule of subrecipient public service activities and programs, capital projects, and HOME-funded rental development projects that were monitored during Program Year 2014.

**CDBG, HOPWA, & ESG FUNDED PUBLIC SERVICES SUBRECIPIENTS
MONITORING SCHEDULE
JULY 2014 - JUNE 2015**

Program	Funding Source
September 2014	
AIDS Interfaith Ministries of Kentuckiana, Inc (AIM)	HOPWA
October 2014	
Louisville Urban League - Housing Counseling	CDBG
Wayside Christian Mission - Family Emergency Shelter	ESG
Wayside Christian Mission - Men's Emergency Shelter	ESG
GuardiaCare - Payee Program	CDBG
House of Ruth Supportive Services and Tenant Based Rental Assistance	HOPWA
House of Ruth - Glade House Emergency Services	ESG
Family and Children First, d.b.a Family and Children's Place - Family Stabilization and Financial Assistance	ESG
Family & Children First, d.b.a Family and Children's Place - Shelter Plus Care Case Management	CDBG
St. John Center - Emergency Day Shelter	ESG
St. John Center - Emergency Day Shelter	CDBG
December 2014	
Volunteers of America - Family Emergency Shelter	CDBG
January 2015	
YMCA Safe Place - Street Outreach	ESG
YMCA Shelter House and Family Mediation	CDBG
Father Maloney's Boys' Haven - Equine Employment Training Program	CDBG
Family Scholar House - At Risk Family Services	CDBG
KY Refugee Ministries - Refugee Housing	CDBG
February 2015	
Volunteers of America - STRMU/Supportive Services/Admin	HOPWA

March 2015	
Center for Women and Families - Economic Success Program	CDBG
Legal Aid - Supportive Services	HOPWA
Legal Aid - Tenant Assistance Program	CDBG
Legal Aid - Eviction Defense Program	ESG
Legal Aid - Housing Counseling	CDBG
May 2015	
St. Vincent de Paul - Case Management	CDBG
St. Vincent de Paul - Ozanam Inn	ESG
Hoosier Hills AIDS Coalition - STRMU/TBRA	HOPWA
Salvation Army - Family Emergency Shelter	CDBG
June 2015	
Family Health Center - Medical Center - Street Outreach	ESG
Family Health Center - Shelter Plus Care Case Management	CDBG

**CDBG-FUNDED PUBLIC FACILITIES/IMPROVEMENTS
MONITORING SCHEDULE
JULY 2014 - JUNE 2015**

Program	Monitoring Type
July 2014	
Family & Children's Place (Acquisition)	Desk Review
Southwest Community Ministries (Acquisition)	Desk Review
Down's Syndrome of Louisville (Acquisition)	Desk Review
Metro Parks - Algonquin Park Pavilion	Desk Review
Metro Parks - Fairdale Sprayground/Pool Upgrade	Desk Review
Metro Parks - LaPorte Park Sprayground	Desk Review
Metro Parks - Petersburg Tennis Courts	Desk Review

**HOME-FUNDED RENTAL DEVELOPMENTS
MONITORING SCHEDULE
JULY 2014 - JUNE 2015**

Program	Monitoring Type
July 2014	
Brandeis Partnership LTD, NDHC	Desk
August 2014	
Healing Place for Women	Desk
September 2014	
Louisville Scholar House	Desk
October 2014	
Brookstone Senior Apartments, Summit Properties, J. Scott Brian	Desk
Overlook Terrace	Site
November 2014	
Brook Street Apartments, Mark Wright	Desk
Day Spring Woods, Inc., A KY Corp	Site
December 2014	
Saint Denis Senior Apartments	Site
Parkland Scholar House	Desk
January 2015	
Woodsmill/Millwood	Desk
February 2015	
City View Apartments - Walnut	Desk
Saint John Gardens Apartments, NDHC	Desk
Henry Greene Apartments, Citizens Housing Group	Desk
March 2015	
Coventry Commons I	Desk
Coventry Commons II	Desk
April 2015	
Nichols Meadows	Desk
Saint Vincent DePaul	Desk
May 2015	
Shawnee Apartments, NDHC	Desk
Overlook Terrace	Site
June 2015	
Coventry Commons I, Marion Land Group, Jake Brown	Desk
Coventry Commons II, Marion Land Group, Jake Brown	Desk
Directions Apartments, NDHC	Desk
Family - Downtown Scholar House	Desk
Partridge Point, HPI	Site

Lead-Based Paint Hazards

The goals of the Lead Safe Louisville (LSL) Project, funded by a federal HUD Lead-Based Paint Hazard Control Grant, KYLHB0551-13, during the period of July 1, 2014 - June 30, 2015, included the following benchmarks: perform 49 inspections/risk assessments; remediate 42 housing units. All training benchmarks for the grant were met during Program Year 2013.

During the period of July 1, 2014 through June 30, 2015, LSL project staff participated in 28 outreach events (reaching approximately 1,800 attendees) and held one lead class, in which eight people were trained in one lead safe discipline. During this period, 43 units received an inspection/risk assessment and 48 units were made lead safe.

In Program Year 2014, the Lead-Safe Louisville project was able perform lead abatement and interim controls on a total of 48 units for low to moderate income families, a total of \$880,416.64 was spent on these projects. The Lead funds enabled Louisville Metro Government to provide 26 children under the age of 6 and two pregnant women lead safe homes and train lead abatement workers to help obtain and keep employment with local contractors.

HOUSING

Housing Needs

Housing needs were established as the highest priority in the 2010 – 2014 Consolidated Plan.

Goal 1 states that Louisville Metro residents should have a range of choices for safe, decent, secure, and affordable housing. As this goal indicates, low and very-low income households continue to face significant challenges to obtaining acceptable housing and securing financing for housing. Numerous Louisville Metro Government programs are designed to address the needs of Goal 1.

During Program Year 2014, the following actions were taken to foster and maintain affordable housing:

- Made funding available for housing counseling through programs administered by Louisville Urban League and Legal Aid Society
- Made funding available to the Legal Aid Society of Louisville to provide foreclosure counseling and education services to homeowners in danger of losing their homes and legal advice and referrals to renters facing eviction
- Provided home modifications for disabled residents through the Ramp Construction program (administered by the Center for Accessible Living)
- Provided down payment assistance to households who purchased CHDO-developed homes
- Provided down payment assistance to households metro-wide earning less than 80% of Area Median Income
- Provided rehabilitation services to homeowners through the Emergency Repair program (administered by Develop Louisville)
- Provided area specific rehabilitation services to homeowners in the Portland Neighborhood Revitalization Strategy Area (administered by New Directions Housing Corporation)
- Provided area specific rehabilitation services to homeowners in the Shawnee Neighborhood Revitalization Strategy Area (administered by Develop Louisville)
- Provided energy efficiency improvements to homes of very low- and low-income families through the Weatherization program (administered by Develop Louisville)
- Provided funding to develop affordable, multi-family rental units for low-income households through the Affordable Housing Development Program
- Partnered with Community Housing Development Organizations (CHDOs) to develop affordable owner-occupied and lease-purchase housing

Specific Housing Objectives

Affordable Housing for Extremely Low Income, Low Income, and Moderate Income Renters

Actions for extremely low, low, and moderate-income renters are generally centered on subsidized affordable rental activities. These activities are the HOME-funded Tenant Based Rental Assistance (TBRA) Program and the Affordable Housing Development Program. The Affordable Housing Development Program is a gap-financing mechanism to develop affordable rental housing.

During Program Year 2014, HOME TBRA assisted 76 households. Federal, state, and local resources were also utilized to facilitate the completion of HOME-assisted rental units for extremely low, low, and moderate income persons through the Affordable Housing Development Program.

The following table provides information about the number of extremely low, low, and moderate income persons receiving assistance from rental housing activities.

EXTREMELY LOW, LOW, & MODERATE INCOME RENTAL HOUSING ACTIVITIES

Activity	Extremely Low Income (0-30% AMI)	Low Income (31-50% AMI)	Moderate Income (51-80% AMI)	PY2014 Action Plan Goal	2014 Accomplishment
HOME TBRA	62	12	2	100	76

*Weatherization and Ramps goals and accomplishment include both renter-occupied and owner-occupied households.

Affordable Housing for Extremely Low, Low, and Moderate Income Owners

Actions for extremely low, low, and moderate income owners include assistance with homeownership and a variety of housing rehabilitation programs. During Program Year 2014, 13 purchasers of CHDO-rehabilitated homes received down payment assistance. Additionally, 13 homebuyers received down payment assistance through the metro-wide Down Payment Assistance (DPA) program.

During Program Year 2014, housing rehabilitation services were provided to renter and owner-occupied units. These services were funded through a variety of sources, including CDBG and HOME. Housing rehabilitation services were provided in the form of the following programs:

- Emergency Repair Program (CDBG) - 139 units
- Portland Neighborhood Revitalization Strategy Area Homeownership Rehabilitation (CDBG) - to be included in final CAPER
- Weatherization (Department of Energy/LIHEAP and CDBG) - to be included in final CAPER (note: includes both renter and owner-occupied households)
- Ramps Program (CDBG) - 113 units (note: includes both renter and owner-occupied households)
- Lead Safe Louisville (Lead Hazard Control Grant and CDBG) - to be included in final CAPER (note: includes both renter and owner-occupied households)

- CHDO rehabilitation and sale of 13 homeownership units (HOME)

The following table provides information about the number of extremely low, low, and moderate income persons receiving assistance from owner-occupied housing activities.

**EXTREMELY LOW, LOW & MODERATE INCOME
OWNER-OCCUPIED HOUSING ACTIVITIES**

Activity	Extremely Low Income (0-30% AMI)	Low Income (31-50% AMI)	Moderate Income (51-80% AMI)	PY2014 Action Plan Goal	2014 Accomplishment
Emergency Repair Program				120	
Weatherization				35*	
Portland NRSA				75**	
Shawnee NRSA				7	

*Weatherization, Ramps, and Lead Safe Louisville goals and accomplishments include both renter-occupied and owner-occupied households.

**Goals for the Portland NRSA Homeownership Rehabilitation program were not included in the 2014 Action Plan (program initiated in prior years and goals listed in table were specified in 2011 Portland NRSA plan approved by HUD).

Section 215 Housing Opportunities

Section 215 of the National Affordable Housing Act contains eligibility requirements for affordable housing as well as a definition, specifically pertaining to the HOME program. Sections 92.252 and 92.254 under Title 24 Code of Federal Regulations, Part 92 further explains rental and owner occupied HOME housing criteria necessary to qualify as Section 215 housing. The accomplishments for HOME funded programs/units that met the Section 215 definitions include 13 CHDO homeownership units.

Worst Case Needs and Housing Needs of Persons with Disabilities

The housing programs administered by Louisville Metro Government are designed to meet the needs of all clients, including those in 'worst-case' scenarios and of persons with disabilities. The number of disabled and elderly households assisted through HOME and CDBG funded housing activities will be included in the final CAPER.

Public Housing Strategy

The Louisville Metro Housing Authority (LMHA) is responsible for addressing the needs of public housing within Louisville Metro/Jefferson County. The mission of LMHA is to provide quality, affordable housing for those in need, assist residents in their efforts to achieve financial independence, and work with the community to strengthen neighborhoods. LMHA administers both the Public Housing program as well as the Section 8 Housing Choice Voucher (HCV) program. LMHA works in partnership with Louisville Metro Government in several areas in order to improve public housing and resident initiatives.

CDBG and HOME Funds to Support HOPE VI Projects

CDBG and HOME funds were used for infrastructure at the Liberty Green (formerly known as Clarksdale) HOPE VI Revitalization. HOPE VI is a federal program created in 1992 and charged with eradicating severely distressed public housing. LMHA has been awarded four competitive HOPE VI grants (one for Park DuValle, two for Clarksdale, and one for Sheppard Square). Sheppard Square is the agency's most recent HOPE VI grant. Awarded in May 2011, the \$22 million in HUD funding has supported a \$147 million revitalization of the Sheppard Square public housing development. Louisville Metro Government has contributed a total of \$9,326,000 (including CDBG funds) toward the project as follows:

- Program Year 2012: \$1,326,000 to fund demolition;
- Program Year 2013: \$5,184,107 to fund additional demolition and infrastructure work for 4 street blocks; and
- Program Year 2014: \$2,815,893 to fund infrastructure work for 3 additional street blocks.

Market Analysis / Affordable Housing Needs Assessment

Together with Louisville Metro Government through its Human Relations Commission, LMHA is sponsoring the creation of a housing market study for the Louisville Metro area. The work began in Program Year 2014 and will continue into Program Year 2015. The University of Louisville Anne Braden Institute (ABI) and Center for Environmental Policy and Management (CEPM), in collaboration with Metropolitan Housing Coalition, will produce a Market Analysis/Affordable Housing Needs Assessment that measures relevant data that accurately portrays the current housing market in Louisville Metro/Jefferson County, KY. The assessment will consist of a compilation and analysis of existing relevant quantitative findings, including age of homes, utility data, vacancy rates, home values, housing types and distribution of housing, as well as demand data such as demographics, current spatial distribution of low-income families and household by family size, age, race/ethnicity, and other census data. The assessment will also include focus groups of persons in protected classes (specifically low-income households who are African Americans, female single parent with own children, disabled persons, Hispanic/Latinos, and recent immigrants). With this information, the study team will be able to describe why people of protected classes live where they do; if families would prefer to live elsewhere; and what families would most want from their housing/place of housing. Policy recommendations based on the findings will be included in the final report.

Family Self-Sufficiency Program

LMHA offers a variety of family self-sufficiency opportunities to public housing residents and housing choice voucher participants. The Family Self-Sufficiency (FSS) program provides case management and supportive services to residents. From July 2014 through June 2015, LMHA's FSS program served a total of 365 (unduplicated) households. In this same period, there were 38 program graduates who received a total of \$284,082 in escrow.

Housing Choice Voucher Homeownership Program

LMHA administers an award-winning homeownership program, which allows participants to utilize their Housing Choice Voucher to pay a portion of a mortgage instead of rent. From July 2014 through June 2015, 16 clients purchased homes - 12 homebuyers from the Section 8 program and 4 homebuyers who were Public Housing residents. Average income of these buyers at closing was \$22,281, which is below 50% of the area median family income. Average home sales price was \$113,669, with an average interest rate of 3.531%. Six of the 16 buyers were elderly and/or disabled. Four of the 16 buyers utilized a total of \$51,372 in HOME down payment assistance through Louisville Metro Government.

Ending Veteran Homelessness

In alignment with Mayor Fischer's commitment to achieve a functional end to veteran homelessness in Louisville by 2016, during Program Year 2014 LMHA adopted admissions preferences for homeless veterans in both its public housing and Housing Choice Voucher programs.

Public Housing Occupancy Rates

As of August 18, 2015, occupancy rates for LMHA public housing developments were as follows:

**LOUISVILLE METRO HOUSING AUTHORITY
PUBLIC HOUSING OCCUPANCY AS OF AUGUST 18, 2015**

Project Name	Project Number	Total Units	Occupancy Rate
Beecher Terrace	KY001000002	759	90.5%
Parkway Place	KY001000003	635	91.5%
Dosker Manor	KY001000012	684	94.4%
Saint Catherine Court	KY001000013	159	96.9%
Avenue Plaza, 550 Apartments	KY001000014	297	93.6%
Scattered Sites, Fegenbush	KY001000017	264	83.7%
Lourdes Hall, Will E. Seay Plaza	KY001000018	151	98.0%
Park DuValle Rental - Phase I (The Oaks)	KY001000027	59	100.0%
Park DuValle Rental - Phase II	KY001000030	92	100.0%
Park DuValle Rental - Phase III	KY001000031	78	93.6%
Park DuValle Rental - Phase IV	KY001000032	134	97.8%
New Scattered Sites - HOPE VI Replacement	KY001000034	419	89.0%
St. Francis Apartments	KY001000036	10	100.0%
Stephen Foster Senior Living	KY001000043	18	94.4%
Village Manor	KY001000046	10	90.0%
CH6 Scattered Sites	KY001000047	69	92.8%
Liberty Green Rental - Phase I	KY001000049	94	97.9%
Liberty Green Rental - Phase II	KY001000050	42	97.6%
Liberty Green Rental - Phase III	KY001000051	127	96.9%
Liberty Green Rental - Phase IV	KY001000052	48	95.8%
Downtown Scholar House	KY001000054	11	90.9%
Sheppard Square HOPE VI Replacement	KY001000056	9	88.9%
Newburg	KY105000017	4	100.0%
Grand Total		4,173	92.7%

Barriers to Affordable Housing

Barriers to affordable housing in Louisville Metro include a lack of affordable housing units; old, energy-inefficient housing stock; and a lack of public knowledge about housing issues, tenants' rights, and homeowner rights and responsibilities. Additionally, the following regulatory barriers to affordable housing currently exist in Louisville Metro:

There is not an element in Louisville Metro's comprehensive plan, *Cornerstone 2020*, that specifically addresses housing. While there are five goals (K1 through K5) related to housing in the Community Form element, with seven underlying objectives, the goals and objectives are broad in nature and do not provide detailed direction on how to modify to the existing policies and regulations that affect affordable housing. Further, the plan does not provide any estimates of current and anticipated affordable housing needs.

In addition, to date, few incentives have been adopted into Louisville Metro's Land Development Code to address and encourage affordable housing. The most noteworthy existing incentive is the Alternative Development Incentives (ADI) program, which is voluntary and rarely used since its adoption in 2003. Another incentive is the Conservation Subdivision program, which encourages smaller single-family lots; however developers are not required to provide dedicated affordable housing as part of this program.

Finally, while a majority of the county is zoned residential and thus provides sufficient land zoned for housing by right, most of that residential zoning is single-family residential. Single-family residential lots are sometimes developed with affordable housing; however affordable housing is often more associated with attached housing and multi-family residential housing.

Actions Taken to Address Barriers to Affordable Housing

During Program Year 2014, Louisville Metro Government undertook a number of actions to directly and indirectly address barriers to affordable housing through a number of programs. The Affordable Housing Development and HOME TRBA programs work to ensure affordability and work to increase the supply of affordable rental and homeownership housing. Louisville Metro continued to work with two CHDOs to foster and develop affordable housing within the community for the benefit of extremely low, very low, and low income families earning 80% or less of the area's median family income. Additionally, Develop Louisville administered a home weatherization program (funded by Department of Energy/LIHEAP and supplemented by CDBG funding) intended to increase energy efficiency in Louisville's old housing stock, which has the effect of lowering utility bills and decreasing housing-related cost burden for low-income households.

Barriers regarding the lack of knowledge and understanding of housing issues and homeowner rights and responsibilities are addressed through various educational programs. The Fair Housing Enforcement program, administered by the Louisville Metro Human Relations Commission, educates individuals in the community through the annual Race & Relations Conference, billboard advertisements, housing discrimination brochures in various languages, and other community outreach activities. The Fair Housing Education program, administered by the Louisville Urban League, provides fair housing education to renters, prospective renters, and first-time homebuyers in both one-on-one sessions and group forums.

In May 2015, Mayor Greg Fischer proposed a locally-funded \$12 million initiative called Louisville Creating Affordable Residences for Economic Success (Louisville CARES), which will make available 1,500 affordable housing units over two years. The initiative includes a \$10-11 million revolving loan pool that non-profit and for-profit developers can tap to help build multi-family housing across the city. In addition, the city will set aside \$1 million to buy land for construction of housing near major employment centers, so that people can live near where they work. The loan pool will be administered by Develop Louisville's Office of Housing and Community Development, with support and strategic direction from the Affordable Housing Trust Fund. Loans will be available on a competitive basis with low interest rates.

In Program Year 2014, Louisville Metro initiated the process to create a new comprehensive plan that will replace Cornerstone 2020 and have a new horizon of 2020 through 2040. It is anticipated that this new plan will be adopted in 2018. In the new plan, policies regarding housing will be strengthened. Following the adoption of the comprehensive plan, Land Development Code amendments will be carried out to further those new goals and objectives.

Additionally, Louisville Metro is in the process of carrying out several ad hoc amendments to the Land Development Code that would incentivize fair and affordable housing. If adopted by Metro Council, these incentives will likely come into effect in late 2015.

Proposed amendments include the following:

- Alternative Development Incentives (ADI) – The existing regulations would remain optional; however they would be improved to encourage better utilization (i.e. removing site restrictions, simplifying the Diversity Housing Levels, etc.).
- Mixed Residential Development Incentive (MRDI) – A new optional incentive would be established, designed to encourage developments with a mixture of housing types, styles and pricing. This incentive would allow multi-family residential development to occur in certain single-family zoning districts without requiring a zoning change. A density bonus would also be offered in exchange for a commitment to provide multi-family units and affordable units.
- Affordable Housing Density Bonus (AHDB) – A new optional incentive would be established, in the form of a density bonus offered for commitment to provide affordable units within a development. This option could be applied to developments in zoning districts that allow residential development, single-family or multi-family, as a permitted use.
- Multi-family residential development to be allowed in the OR Office Residential District at a density of 12 units per acre.
- Attached housing to be allowed in the R-5A Multi-Family Residential District.

Additional actions to overcome the barriers identified above were undertaken by Louisville Urban League and Legal Aid Society, Inc. through counseling and education programs. These programs are also addressed in the General (Affirmatively Furthering Fair Housing) and Community Development (Public Services Objectives) sections of this report.

The Louisville Urban League provides fair housing education and housing counseling services to renters, prospective renters, and first-time homebuyers.

The Legal Aid Society, Inc. affirmatively furthers fair housing through two programs, the Foreclosure Counseling and Outreach Education program and the Tenant Assistance Program. The Foreclosure Counseling and Outreach Education program consists of two distinct activities: 1) educating homeowners who are threatened with foreclosure about the foreclosure process and providing them with legal advice regarding their options or the alternatives to foreclosure; and 2) educating individuals and service providers with preventative information that will help a family avoid or resolve a threat to the family's economic stability. Legal Aid's Tenant Assistance Program provides legal assistance and supportive services to low-income tenants facing eviction.

HOME/American Dream Downpayment Initiative (ADDI)

Note: Louisville Metro did not receive ADDI funds during Program Year 2014.

2014 Program Year Housing Objectives

The highest priority goal identified in the 2010 – 2014 Consolidated Plan was that Louisville Metro residents should have a range of choices for safe, decent, secure, and affordable housing. Each objective established in the Consolidated Plan lists the HUD program objective to which it corresponds (Decent Housing (DH), Suitable Living Environment (SL), or Enhanced Economic Opportunities (EO)) and a HUD outcome indicator (Availability/Accessibility (1), Affordability (2), or Sustainability (3)). The activity line indicates which programs conducted the work necessary to achieve the objectives and outcomes. The funding source for these programs is also provided below.

The following housing objectives were identified in the Action Plan for Program Year 2014:

Objective 1.1:	Increase the number of affordable homes [HUD DH-1]
Outcome 1.1:	Develop 18-20 new units of affordable single family homeownership housing
Activities 1.1:	Non-profit housing development (Community Housing Development Organizations - CHDOs)
Funding:	HOME
Objective 1.1:	Increase the number of affordable homes [HUD DH-1]
Outcome 1.1:	40 vacant West Louisville homes rehabilitated into homeownership units by individual homebuyers
Activities 1.1:	Urban Homesteading Program (Shawnee and Portland Homeownership Incentive Program)
Funding:	CDBG
Objective 1.2:	Increase the number of affordable rental units [HUD DH-1]
Outcome 1.2:	Develop 62 new units of affordable rental housing
Activities 1.2:	Affordable Housing Development Program, Non-profit housing development (CHDOs)
Funding:	HOME, CDBG, and Private Investments
Objective 1.3:	Improve energy efficiency and conservation [HUD SL-3]
Outcome 1.3:	Provide weatherization assistance to 35 households
Activities 1.3:	Weatherization Program
Funding:	CDBG and Weatherization Assistance for Low Income Persons (Department of Energy - DOE)
Objective 1.4:	Assist low-to-moderate income households with rent [HUD DH-2]
Outcome 1.4:	Serve 100 persons
Activities 1.4:	Tenant Based Rental Assistance
Funding:	HOME
Objective 1.6:	Preserve and improve existing, affordable, owner-occupied housing [HUD DH-3]

Outcome 1.6:	Provide assistance to 130 single family units
Activities 1.6:	Emergency Repair Program
Funding:	CDBG and Weatherization Assistance for Low Income Persons (DOE)
Objective 1.6:	Preserve and improve existing, affordable, owner-occupied housing [HUD DH-3]
Outcome 1.6:	Provide assistance to 23 single family units
Activities 1.6:	Shawnee NRSA Program
Funding:	CDBG
Objective 1.8:	Address lead-based paint hazards [HUD SL-1]
Outcome 1.8:	Remove or abate lead hazards in 100 units
Activities 1.8:	Lead Safe Louisville Project
Funding:	Lead-Based Paint Hazard Control Grant, CDBG, Private Investments
Objective 1.9:	Support non-profit housing developers as a core objective in reaching affordable housing goals [HUD SL-1]
Outcome 1.9:	Maintain an ongoing group of 2 CHDOs
Activities 1.9:	Technical assistance and direct financial support to CHDOs
Funding:	HOME

The following HOME-funded programs were included in the 2014 Action Plan addressing the aforementioned goals and objectives.

Community Housing Development Organization (CHDO) (IDIS: Various):

A Community Housing Development Organization (CHDO) is a private nonprofit, community-based service organization that has achieved a special designation as a developer of affordable housing. Louisville Metro Government, as the Participating Jurisdiction (PJ), must reserve no less than 15 percent of HOME funds for investment in housing to be developed, sponsored, or owned by community housing development organizations. The CHDO must be the developer, owner, and/or sponsor of the HOME-assisted housing in order to access the CHDO set-aside.

Louisville Metro Government supports CHDOs by providing the following:

- Access to operating support
- Access to training and technical assistance in housing development and management
- Access to construction financing
- Access to gap financing
- The opportunity to earn reasonable developer fees
- Access to retention of CHDO proceeds

Louisville Metro Government currently supports two CHDOs.

River City Housing Lease Purchase Program – 2013H-RCH-CHDO

This project consisted of eleven (11) acquisition rehab lease purchase properties. All eleven (11) properties have been acquired, rehabbed, and resold to eligible low-mod buyers. The total HOME CHDO set-aside agreement was worth \$1,283,718. The agreement was signed on July 30, 2013, and the last house sold on April 28, 2015.

River City Housing HOMEstretch Lease Purchase Program – 2015H-RCH-CHDO

This project is the first of two lease purchase agreements to be signed. It consists of six (6) acquisition, rehab, lease-purchase properties. The first house of the six has already been acquired, rehabbed, and sold. The HOME agreement is worth \$514,871, and it was signed on May 6, 2015

2014 Action Plan Goal: 12 units

Units sold During Program Year 2015: 9

Funds Expended in Program Year 2014: to be included in final CAPER

REBOUND, Inc.

Shawnee Homeownership Option Program – 2013H-REB-CHDO

The project consists of six (6) acquisition rehab lease purchase properties. Five (5) of the properties have been rehabbed and sold to eligible buyers. The final property has been completed and is under contract for sale. The total HOME CHDO set-aside agreement was worth \$1,118,016. The agreement was signed on July 31, 2013.

2014 Action Plan Goal: 6-8 units

Units Sold during Program Year 2015: 4

Funds Expended in Program Year 2014: to be included in final CAPER

CHDO Downpayment Assistance (IDIS: Various) - 13 buyers of CHDO-developed homeownership units were provided with down payment assistance during Program Year 2014.

**CHDO-DEVELOPED PROPERTIES DEVELOPED AND SOLD
JULY 1, 2014 THROUGH JUNE 30, 2015**

Address	Zip Code	Sale Price	Homebuyer Assistance	Closing Date	Female-Headed	Race	% of AMI
4630 Idle Hour Drive	40216	\$120,000	\$21,882	7/11/14	Yes	Black not Hispanic	45%
3127 Wilkie Road	40216	\$135,000	\$12,541	7/30/14	Yes	Black not Hispanic	34%
3002 Bob White Court	40216	\$106,000	\$10,890	7/31/14	Yes	Black not Hispanic	68%
331 Glendora Avenue	40212	\$83,000	\$11,515	10/30/14	Yes	Black not Hispanic	64%
2315 Mary Catherine Dr.	40216	\$112,000	\$14,900	11/19/14	Yes	Black not Hispanic	72%
1340 Forest Drive	40219	\$125,000	\$22,000	1/30/15	No	Black not Hispanic	69%
4519 Varble Ave	40211	\$105,000	\$18,800	2/4/15	Yes	Black not Hispanic	43%
327 Shawnee Terrace	40212	\$92,000	\$21,566	3/24/15	Yes	Black not Hispanic	69%
3202 Farnsley Road	40216	\$128,000	\$8,410	3/27/15	Yes	Black not Hispanic	71%
1700 Trent Avenue	40216	\$119,000	\$21,400	4/6/15	Yes	Black not Hispanic	59%
2521 Hampstead Drive	40216	\$118,000	\$16,000	4/28/15	Yes	Black not Hispanic	66%
105 S. 45 th Street	40212	\$90,000	\$6,000	5/28/15	No	White no Hispanic	80%
2222 Amboy Drive	40216	\$115,000	\$15,800	6/19/15	Yes	Black not Hispanic	69%

Metro-Wide Down Payment Assistance (DPA) program (IDIS: various) - The metro-wide HOME Down Payment Assistance (DPA) program for homebuyers earning less than 80% of Area Median Income (AMI) was included in the Program Year 2013 Action Plan, however the launch of the program was delayed until Program Year 2014. The program is funded with reallocated HOME funds from prior years.

2013 Action Plan Goal: 35

Units Assisted during Program Year 2014: 13

Amount of funds expended during Program Year 2014: \$217,659.00

Affordable Housing Development Program (IDIS: Various)- The Affordable Housing Development Program is designed to offer established developers gap financing opportunities for single-family and multifamily rental, homeownership, and lease-purchase projects to increase affordable housing within the local housing market. There are three objectives in providing gap financial assistance: 1) to ensure the project is adequately capitalized and that there are sufficient funds to allow the project to be developed in a responsible manner; 2) to ensure that operating projections are reasonable, to allow the project to have sufficient resources during the affordability period; and 3) to ensure that the funds provided by Louisville Metro are the minimum required to accomplish the first two objectives. Louisville Metro funding is normally utilized for construction related costs associated with rehabilitation and/or new construction activities.

Completed/Underway Units during Program Year 2014: to be included in final CAPER

Funds Expended in Program Year 2014: to be included in final CAPER

A table including more information on HOME-funded Rental Development projects will be included in the final CAPER.

HOME Tenant Based Rental Assistance Program (IDIS: 26092, 27243, 27342) - The primary purpose of this program is to provide rental assistance to homeless individuals and families who have barriers to obtaining low-income housing through the Louisville Metro Housing Authority, Section 8, or private non-profit housing programs. Rental assistance through this HOME-funded program will be provided for a maximum of 2 years.

2014 Action Plan Goal: 100 households assisted

Households assisted during 2014: 76

Funds Expended in Program Year 2014: \$496,195.42

For race/ethnicity data and types of households served by these programs, please see the tables on the following page.

HOME-FUNDED PROGRAMS RACE/ETHNICITY DATA

	CHDO		Rental Development		TBRA		Metro-Wide Down Payment Assistance	
Race	# of Race	# of Hispanic	# of Race	# of Hispanic	# of Race	# of Hispanic	# of Race	# of Hispanic
White					20	0	5	0
Black/African American					56	0	10	0
Asian					0	0	0	0
American Indian/ Alaskan Native					0	0	0	0
Native Hawaiian/ Other Pacific Islander					0	0	0	0
American Indian/ Alaskan Native/White					0	0	0	0
Asian/White					0	0	0	0
Black/African American & White					0	0	0	0
American Indian/ Alaskan Native & Black					0	0	0	0
Other Multi-Racial							0	0
TOTAL					76	0	15	0

HOME FUNDED PROGRAMS TYPES OF HOUSEHOLDS SERVED

Type of Household	CHDO	Rental Development	TBRA	Metro-Wide Down Payment Assistance
Disabled			1	0
Female Head of Household			46	11
Elderly			1	0

Assessments

Develop Louisville completed 38 inspections of Rental Development projects during Program Year 2014. Twelve properties required reinspection and all passed upon reinspection. During the rental development property inspections, issues cited included:

- Roof leak evident at kitchen ceiling
- Lavatory faucet deteriorated
- Smoke detector battery missing
- Elevator must be serviced and invoice provided
- Clothes dryer exhaust deteriorated
- Toilet closet bolts loose at floor
- Fasten loose kitchen floor tile
- Repair leak damaged ceiling in bedroom
- Replace missing smoke detector

Inspections included building exteriors and all common areas in addition to housing units.

A summary of Program Year 2014 rental inspections is provided in the following table.

INSPECTIONS OF RENTAL HOUSING PROGRAM YEAR 2014 PROJECT INSPECTIONS

Project Name	Project Address	Units Inspected	Date of Inspection	Pass/Fail	Reinspection Date	Reinspection Pass/Fail
LDG 2/DF Investments	2305-2323 Rodman	4	8/14/2014	Pass		
Brandeis Partners LTD NDHC	925 S 26th St	5	8/28/2014	Pass		
Liberty Green Apartments Phase I	322 (101), 300 (201 & 204) Clay St; 610, 508 (202) E Jefferson St	5	8/26/2014	Pass		
Day Spring Woods	3417 Community Horizon Circle	6	10/9/2014	Pass		
Russell Apartments - NDHC	scattered site	37	1/23/2014	Pass		
Lou Metro Housing Authority Sheppard Sq Replacement	508 E Jefferson St; 517, 519, 521, 523 E Breckenridge St	5	10/12/2014	Fail	2/6/2015	Pass
Downtown Scholar House	900 S 1st; 110 W Breckenridge	5	12/18/2014	Pass		
Louisville Scholar House	401-409 Reg Smith Circle	5	12/18/2014	Pass		
Stoddard Johnston Scholar House	2301 Bradley Ave	5	12/18/2014	Pass		
Oracle Single Family Homes 2009	1529, 1533 Maple; 718, 722, 729, 730, 735, 739, 740 S 16th; 1508, 1510, 1514, 1520, 1522 (front and rear), 1610 Anderson	5	12/31/2014	Fail	1/6/2015	Pass
Oracle Single Family Homes 2010	1778, 1852, 2203, 2204, 2205, 2208, 2218, 2220, 2307, 2313 W Ormsby; 3626, 3835 River Park Dr; 1808, 1810 W Jefferson	5	12/31/2014	Fail	1/6/2015	Pass
Brook Street Apts.	1251 S Brook St	3	12/23/2014	Pass		
Woodsmill/Millwood	5026 Quail Hollow Rd, others	20	1/16/2015	Pass		
City View- Walnut Phase 1, Village West	1100 Place Blanc; 500-530, 532-550, 552-562, 564-580, 582-600 Village West; 900-910, 912-922 Place Bleu; 1000-1014, 1043-1061, 1003-1017, 1019-1041 Place Janue; 911-929 W Chestnut; 1024-1038, 1000-1022, 900-922 Muhammad Ali; 1000-1054 Place Vert; 900-910, 901-913 Place Rouge	16	4/23/2015	Fail	5/15/2015	Pass
Puritan Apartments	1244 S 4th St	5	4/21/2015	Fail	6/10/2015	Pass
Henry Greene Apts.	1005 W Jefferson St	25	4/20/2015	Fail	7/14/2015	Pass
Stephen Foster Senior Living Apts.	4020 Garland Ave	9	4/21/2015	Pass		
Rhema	4432 W Broadway	3	4/21/2015	Pass		
Directions Apartments	446-448 Amy Ave; 3714-3716, 4540 W Broadway; 3815, 3842 W Muhammad Ali; 539 Louis Coleman Jr Dr; 4404-4408 Del Park Terrace; 1378 S Floyd St; 402 S 38th; 630 S 44th; 4500 W Market St	11	4/28/2015	Pass		
Coventry Commons I	4517 Cane Run Bldg 3; 4519 Cane Run Bldg 4	6	4/24/2015	Pass		
Coventry Commons II	4510 Cane Run Bldgs 1-5; 4512 Cane Run Bldgs 6-9	5	4/24/2015	Fail	5/25/2015	Pass
St. Columba Apts	3514 W Market	15	4/27/2015	Pass		
St. Denis Senior Apts	4209 Cane Run Rd	3	4/21/2015	Pass		
Nichols Meadows	3700 Georgetown Place	8	4/21/2015	Pass		
St. Vincent de Paul Homes	416 E Kentucky; 419 E St. Catherine; 1041 S Preston	3	4/21/2015	Pass		

Partridge Point	3645, 3647-3651, 3656, 3657, 3659 Dena; 3648, 3651, 3653, 3662 Elderwood	5	4/21/2015	Fail	6/11/2015	Pass
St Cecilia Elderly Apts	2530 Slevin	5	4/21/2015	Fail	6/11/2015	Pass
Jackson Woods	1029 S Jackson St	6	4/22/2015	Pass		
Christ the King	700 South 44th St	5	4/21/2015	Fail	6/11/2015	Pass
Shawnee Apartments - NDHC	scattered site	35	5/13/2015	Fail	5/28/2015	Pass
Cornerstone Apartments (HOME)	236 E Kentucky	5	5/4/2015	Pass		
Healing Place for Women	1613 S 16th St	5	6/15/2015	Pass		
Old School (Heywood)	422 Heywood Ave	10	5/26/2015	Fail	5/28/2015	Pass
Overlook Terrace	8115 Glimmer Way	5	6/11/2015	Pass		
St. William Apts	1127, 1137, 1147, 1157 S 17th	4	6/12/2015	Pass		
H. Temple Spears	1515 Cypress St	10	5/26/2015	Pass		
Brookstone	2821 Biggin Hill Rd	3	6/17/2015	Pass		
Woodbourne House	2005 Douglass Blvd	2	5/13/2015	Pass		

Affirmative Marketing Actions

The HOME Program requires that affirmative marketing steps be taken by participating jurisdictions, as stated in 24 CFR 92.351, when using HOME funds for rental projects containing five or more HOME-assisted units. Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, gender, religion, familial status, or disability.

Affirmative marketing actions are undertaken by the Louisville Metro Human Relations Commission and Louisville Urban League through fair housing education, outreach, and enforcement activities. Louisville Metro Government also works to institute affirmative marketing actions through the following:

- Use commercial media, including radio, television, and newspapers, to disseminate information
- Use Equal Housing Opportunity logotype or slogan in press releases and solicitations for owners
- Distribute and display fair housing poster
- Require developers to submit an affirmative marketing plan through completion of Affirmative Fair Housing Marketing AFHM Plan – Multifamily Housing (form HUD 935.2A)

Louisville Metro Government has Affirmative Action goals of 15% minority owned businesses and 5% women owned businesses. Contractors are required to make a good faith effort to reach those goals in construction-related projects by using minority, female, and handicapped owned businesses as suppliers and subcontractors.

The Louisville Metro Human Relations Commission also strives to meet this goal with an updated certification process. Ordinance No. 102, Series 2007 establishes the certification process for businesses owned, operated and controlled by minorities, females, persons with disabilities, and sets goals for Louisville Metro Government to promote the awarding of contracts to these certified businesses. The updated certification process features no application fee, reduced preparatory work, reasonable supporting documentation, increased

confidentiality, and reciprocal certification with Metropolitan Sewer District, Kentuckiana Minority Business Council, and Kentucky Transportation Cabinet.

These changes have encouraged more businesses owned by minorities, females, and persons with disabilities to become certified, and are listed on the Louisville Metro Government certified business list. This list is accessible via the Louisville Metro Human Relations Commission website and is updated monthly.

HOMELESS

Homeless Needs

Actions Taken to Address the Needs of Homeless Persons

The needs of the homeless in Louisville Metro are primarily tracked through the Continuum of Care (CoC) provider network. The Louisville CoC is comprised of over 40 service provider agencies and is operated by the local Coalition for the Homeless which also serves as the HMIS Lead agency. The local CoC quantifies the annual needs and trends of the Louisville Metro homeless population.

In calendar year 2014, shelter bed capacity in Louisville was 1,182 emergency and transitional housing beds, a 2% increase from 2013. Data from the 2014 Homeless Census provided by the Coalition for the Homeless shows that 1,164 persons exited shelters to permanent housing in 2014. On the night of the 2015 Point in Time count, the Louisville CoC had more formerly homeless persons assisted through CoC-funded Permanent Supportive Housing (1,665 persons) than on the street or in emergency shelter. This is the first time in the history of the Louisville CoC that the number of formerly homeless in housing has exceeded the current number of homeless persons.

Unmet need is measured using the numbers from the annual Point in Time count and annual Homeless Census. The most recent annual Continuum of Care Point in Time count, conducted on January 28, 2015, reported a total point-in-time homeless population of 1,466 persons. Of those, 1,385 were sheltered and 81 were unsheltered on the street. 258 persons were identified as chronically homeless, 14 of whom were unsheltered during the count. The number of chronically homeless persons includes 5 chronically homeless families (13 persons).

The 2014 Homeless Census reported 7,380 persons as homeless at some point during the 2014 calendar year, with 7,086 being sheltered and 294 being unsheltered. 1,299 of these persons were in families, including 863 children. An additional 499 unaccompanied youth were served. Of the 7,380 persons served, 535 persons were identified as chronically homeless, 3,422 persons were disabled, 879 were victims of domestic violence, and 904 were veterans. When compared with the Homeless Census from 2013, these figures showed decreases in total homeless population (-14%), number of homeless families (-29%), and domestic violence victims (-33%). This census showed increases from 2013 in the number of unsheltered homeless persons (29%), people with disabilities (1%), veterans (1%), and children (including unaccompanied youth) (14%). The 2014 Homeless Census includes clients served in Supportive Services Only programs, emergency shelters, transitional shelters, and domestic violence shelters. These numbers did not include those persons living in CoC-funded permanent supportive housing during the 2014 calendar year.

Numbers from the Point in Time count and Homeless Census are summarized below.

Category	2015 Point in Time	2014 Census Count
Total homeless persons	1,466	7,380
Number of families	111	449
Number of Children (under 18)	198	1,362
Number of Persons (18-24)	97	N/A
Number of Persons (over 24)	1,161	N/A
Unaccompanied children	15	499
Veterans	201	904
Chronically homeless	258	535

Other initiatives designed to measure and address the needs of the homeless in Louisville Metro include the annual Project Homeless Connect event held in the fall of each year. Project Homeless Connect is a one-day service fair for Louisville's homeless. Services provided include free medical screens and health care, food, clothing, Kentucky State Identification cards, and linkages to benefits, housing, case management, and other services. Approximately 500 to 700 homeless individuals attend the event each year.

Louisville Metro, in partnership with the Coalition for the Homeless, produced a cost of homelessness study in 2008 and have created an updated version of the local Ten Year Plan to End Homelessness, entitled "*Reducing Homelessness: a Blueprint for the Future (Update) 2012-2015.*" Both publications shed light on the local actions needed to address homelessness in Louisville/Jefferson County Metro.

Several other key initiatives and projects are underway to further address the needs of homeless persons in Louisville. The Coalition for the Homeless is currently leading an effort to enhance access to Medicaid billing for case management services for homeless persons (and formerly homeless persons). If Medicaid can be further utilized as an additional resource for supportive services and peer support, future partnership opportunities for additional CoC-funded Permanent Supportive Housing options could be made available. The Louisville CoC has struggled at times with finding available case management services; having Medicaid as a future resource could help solve this issue and thus lead to additional housing opportunities. Another recent local initiative has been spearheaded by Mayor Greg Fischer. In the fall of 2014, Mayor Fischer signed the Mayor's Pledge to End Veteran Homelessness. In early 2015, a multi-agency team was assembled to work on achieving this goal. Louisville seems to be on track to achieve this goal by the end of 2015. Starting on Sept. 1, 2015, a new locally-funded Rapid Re-Housing program will be initiated by Louisville Metro's Department of Community Services for homeless families with employment income. This new program will provide up to 12 months of ongoing rental and supportive service assistance to homeless families.

In addition to ESG and CDBG resources outlined further in this report, Louisville Metro has attempted to address the needs of homeless persons in Program Year 2014 through the HOME-funded Tenant Based Rental Assistance (TBRA) program. The primary purpose of the HOME TBRA program is to provide rental assistance to homeless individuals and families who have barriers to obtaining low-income housing through the Louisville Metro Housing Authority, Section 8, or private non-profit housing program. In Program Year 2014, HOME TBRA served 76 households consisting of 174 persons.

Actions Taken to Help Homeless Persons Transition to Permanent Housing and Independent Living

Louisville's implementation of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act will continue to stimulate the paradigm shift of moving Louisville's homeless from emergency and transitional housing into permanent housing. In the past, Louisville's homeless typically spent long durations in either emergency shelter or transitional housing prior to "graduating" to permanent housing. Louisville's Continuum of Care has moved to a "systems approach" for quickly re-housing the homeless. Implementation of many of these systems changes occurred in Program Year 2013.

The Coalition for the Homeless began implementation of a single point of entry for homeless shelter during Program Year 2013, which removes the need for homeless people to wait in line in inclement weather, wait for a lottery to determine if they have a safe place to stay, or wander from place to place to find a bed for the night. Anyone can contact 637-BEDS to make a shelter reservation any day of the year. Individuals and families who are not homeless but are seeking assistance are diverted to more appropriate community resources, such as Neighborhood Place and Metro United Way. This process ensures that shelter is reserved for those in greatest need, creates a way for institutions including hospitals and jails to prevent the release of homeless persons to the streets, and prevents people from becoming homeless in the first place by making referrals to homeless prevention services in the community. Because the system utilizes a scan card system, the length of time for check in has been greatly reduced at shelters and the data on homeless persons served is better than ever in the past.

Additionally, Louisville has a coordinated assessment and referral team called the Common Assessment Team, which assesses each homeless household in Louisville and then determines the most appropriate housing referral based on vulnerability and eligibility. The Common Assessment survey tool is incorporated from the national 100,000 Homes survey tool [the Vulnerability Index/Service Prioritization Decision Assistance Tool (VI-SPDAT)] and is used to prioritize those using Louisville's homeless system by various vulnerabilities. The Common Assessment Team maintains one community referral list for all HUD COC-funded permanent supportive housing options in Louisville. ESG Rapid Re-Housing and HOME TBRA program referrals have also been coordinated through the Common Assessment Team since May 2014. All referrals are made based on vulnerability ranking as determined by the VI-SPDAT.

The Common Assessment tool provides an in-depth assessment of the client's needs. Once referred to an appropriate housing program, case managers work with a client to set up an individual plan for that client, which includes a housing goal and an income goal. The plan includes referrals to mainstream resources, such as SSI/SSDI, food stamps, TANF, KTAP, or services for veterans.

In addition, ESG resources are continuing to provide Rapid Re-Housing services to Louisville's current street and emergency shelter population. As of August 2015, the ESG Rapid Re-Housing program serves 33 households consisting of 83 persons with 12 months of continuous rental assistance and supportive services. The Housing Choice Voucher Program (Section 8) administered by Louisville Metro Housing Authority also continues to partner with the CoC by providing housing placement preferences for homeless families when necessary and available. In Program Year 2014, the Louisville Metro Housing Authority partnered with the Louisville CoC to provide "move up" Housing Choice Vouchers for ten current CoC-funded Permanent Supportive Housing voucher recipients who have

stabilized and no longer need continuous supportive service interventions. These ten stable households are now able to move out of Permanent Supportive Housing, thus freeing up their previous spot for a new highly vulnerable/chronically homeless individual or household who could benefit from the on-going supportive services associated with this type of assistance. Louisville Metro also supported services to help persons exit homelessness with CDBG allocations during Program Year 2014, including an allocation of \$36,600 to support the Economic Success Program at the Center for Women and Families (Louisville's domestic violence shelter) and an allocation of \$55,000 for Family Scholar House to support case management for single parents (who may be homeless) working on a college degree.

Louisville's Shelter Plus Care program has continued to streamline operations over the past several Program Years, and is further enhanced by the Common Assessment referral system. Program policies and procedures have been implemented, resulting in strong collaboration and successful program compliance. A greater emphasis on financial empowerment via case management service provision has led to better income attainment for Shelter Plus Care program participants. When program participants gain additional income supports, Louisville Metro is able to serve more overall clients with the same amount of Shelter Plus Care resources. Approximately 90% of the available Shelter Plus Care subsidies are designated as tenant-based; where the qualifying program participant chooses their own housing unit anywhere in Jefferson County. In addition, Shelter Plus Care and the Department of Community Services' other Permanent Supportive Housing projects continue to show very strong housing stability performance measures. All seven of LMCS' PHS projects are operating above the 80% housing stability measure.

Federal Resources Obtained from Homeless SuperNOFA

The Louisville Continuum of Care continues to maximize CoC resource allocations on the annual CoC application. The Louisville CoC continues to score well on the annual CoC application, and no Tier 2 projects have experienced funding cuts on the last few community applications. The Louisville CoC was unable to apply for the "bonus" Permanent Supportive Housing funding opportunity in the fall 2014 NOFA due to a lack of available matching funds in the community. However all renewal projects were fully funded in the fall 2014 application.

Specific Homeless Prevention Elements

The sources of funds that have been and will continue to be applied to homeless prevention in the Louisville Metro area include HOME, HOPWA, and ESG entitlement funds and multiple other public and private grants administered by both public and private entities. HOME TBRA prevented 76 households from experiencing homelessness during the Program Year. Louisville Metro allocated \$276,487 in Program Year 2014 HOPWA funds for TBRA and STRMU to prevent homelessness among one of the community's most vulnerable populations. HOPWA TBRA served 31 households and HOPWA STRMU served 144 households. ESG funds supported two prevention efforts in Program Year 2014: Legal Aid Society's Eviction Defense Program (which served 194 clients during the Program Year) and Family & Children's Place's Family Stabilization and Financial Assistance Program (which served 22 households during the Program Year).

Emergency Solutions Grants (ESG)

Outreach to Homeless Persons

ESG subrecipients providing street outreach work with service providers and other community networks to identify, support, and stabilize the unique needs of those who are living on the street. Street outreach teams collect basic information to add to HMIS. Homeless persons who want to engage further are screened through the coordinated assessment process. Appropriate referrals and resources are identified based on this assessment.

Those living on the streets may be engaged by one of several street outreach teams currently active within the Louisville Continuum of Care (CoC). The Seven Counties Mental Health Outreach team is funded through the Louisville CoC and is the primary street outreach team for homeless adults with mental health concerns in Louisville. YMCA Safe Place Services received ESG funding as well as funds from the U.S. Department of Health and Human Services. This team focuses on at-risk populations of 12 to 22 year olds, with primary education efforts to 12 to 17 year olds and street outreach and case management services to 18 to 22 year olds. YMCA performs street outreach 5 days/nights a week. Family Health Center's Medical Street Outreach team consists of a physician, medical assistant, and hospital liaison social worker. The team provides services in two area day shelters (Jefferson Street Baptist Center at Liberty and St. John Center), community kitchens, homeless campsites, and other areas where homeless individuals congregate. In Program Year 2014, Louisville Metro allocated \$94,100 in ESG funds to support street outreach efforts through YMCA and Family Health Center.

Seven Counties Mental Health Outreach leads the annual Point in Time count each January and has also been instrumental with the Rx: Housing initiative (100,000 Homes campaign). Homeless street outreach is also performed in Louisville by the Wayside Christian Mission Samaritan Patrol, the River City Love Squad, and the Healing Place CAP Van outreach effort. These additional outreach teams do not receive Continuum of Care or ESG funding and operate on a more limited basis, but do perform consistent homeless street outreach efforts throughout the year.

Emergency Shelter and Transitional Housing Needs

ESG funding of \$360,300 was awarded to qualifying emergency shelters in Louisville Metro in Program Year 2014. These funds were used primarily for staffing and operation needs at four emergency shelters in Louisville: Wayside Christian Mission, St. John Center, St. Vincent de Paul, and Volunteers of America. CDBG funds supported additional shelters, as discussed in the Community Development (Low/Moderate Income Limited Clientele Activities) section. ESG funding also supported the House of Ruth Glade House emergency shelter bed for adults with HIV/AIDS whose health status makes stays in community shelter medically unsafe or whose transgender identity makes shelter stays physically unsafe. Additionally, ESG funds supported Operation White Flag, coordinated by the Coalition for the Homeless. Operation White Flag provides emergency shelter for persons who would otherwise be turned away during severe weather. The Coalition, in collaboration with three local homeless agencies (St. Vincent de Paul, Salvation Army, and Wayside Christian Mission), provides basic public safety by working to prevent homeless persons from dying on the streets due to exposure. During White Flag days, participating shelters agree to serve homeless persons beyond their normal bed capacities.

To prevent the need for emergency shelter, Louisville Metro allocated \$68,900 in Program Year 2014 ESG funds to support two prevention efforts: Legal Aid Society's Eviction Defense Program (which served 194 clients during the Program Year) and Family & Children's Place's Family Stabilization and Financial Assistance Program (which served 22 households during the Program Year).

Homeless Discharge Coordination

The Continuum of Care works to coordinate with state-run institutions to prevent individuals who are being discharged from becoming homeless. This effort includes the ESG-funded Family Stabilization and Financial Assistance Program operated by Family & Children's Place, described in this section.

Relationship of ESG Funds to Goals and Objectives

According to the *Louisville-Jefferson County Metro Government Consolidated Plan 2010-2014*, both chronic and transitional homeless housing programs would be funded by Metro Government during Program Years 2010-2014. The fourth overall goal listed in the Consolidated Plan was to "reduce the incidence of homelessness in the Louisville Metro Community." The Consolidated Plan listed seven objectives under this goal with related outcomes and activities. Five of these objectives were included in the Program Year 2014 Action Plan, however it should be noted that not all of these homelessness objectives relate directly to the expenditure of ESG funding.

The following homelessness objectives were identified in the Action Plan for Program Year 2014:

Objective 4.1:	Increase self-sufficiency services for persons who are homeless [HUD DH-3]
Outcome 4.1:	Serve 2,000 persons with self-sufficiency services
Activities 4.1:	Non-profit service providers
Funding:	CDBG funding distributed via committee process
Objective 4.2:	Increase supportive services for persons who are homeless, including health, mental health, substance abuse, domestic violence, child care, and transportation services [HUD DH-3]
Outcome 4.2:	Serve 1,500 persons with supportive services
Activities 4.2:	Non-profit service providers
Funding:	CDBG funding distributed via committee process
Objective 4.3:	Provide prevention services, including emergency assistance with rent, mortgage & utilities, landlord intervention services, and assistance to obtain copies of birth certificates, photo IDs and other necessary documents [HUD DH-3]
Outcome 4.3:	Assist 1,000 persons
Activities 4.3:	Non-profit service providers
Funding:	ESG funding distributed via committee process
Objective 4.4:	Support Emergency Shelters [HUD DH-3]
Outcome 4.4:	Serve 3,000 homeless persons
Activities 4.4:	Non-profit service providers

Funding: ESG funding distributed via committee process

Objective 4.5: Deliver Permanent Supportive Housing Services [HUD DH-1]

Outcome 4.5: Serve 334 households through Shelter Plus Care and another 22 households through Permanent Supportive Housing, and 40 households through a Supportive Services Only program

Activities 4.5: Louisville Metro Government and non-profit service providers

Funding: Shelter Plus care, Permanent Supportive Housing, and Supportive Services Only program grants

In Program Year 2014, these objectives were addressed with ESG and CDBG funding. 6,699 persons were served through ESG shelter subrecipients. 236 persons were assisted through ESG-funded prevention services provided by Legal Aid Society's Eviction Defense Program and Family & Children's Place's Family Stabilization and Financial Assistance Program. CDBG funding supported homeless service providers and additional prevention services (these accomplishments are detailed in the Community Development - Low-to-Moderate Income Limited Clientele section of this report). Additionally, 424 persons were assisted through ESG-funded street outreach programs and 77 unduplicated persons (46 households) were assisted through ESG-funded rapid re-housing programs.

In addition to administering Louisville' Metro's ESG funds, the Department of Community Services is heavily involved in the Louisville Continuum of Care, which is coordinated through the Coalition for the Homeless. LMCS is represented on the CoC Advisory Board, at monthly CoC meetings, and holds monthly coordination meetings with the Coalition to ensure that CoC, ESG, and other funds are utilized to maximize services for Louisville's homeless persons.

Matching Resources

Metro Government requires each sub-grantee that receives ESG funds to be responsible for the required matching funds equal to its individual ESG allocation. The one-to-one ESG match requirement can be fulfilled using agency cash contributions, other agency grants (other State, Federal, Private grants), donated supplies to the agency, value of the agency's shelter building, and so forth. The source of the ESG match is required on all fully executed contracts between Louisville Metro Government and the awarded homeless service agency. Matching funds are documented by Louisville Metro Department of Community Services.

Please see the ESG Subrecipient Match compilation table below for specific ESG Match quantities and categories.

**EMERGENCY SOLUTIONS GRANT
SUBRECIPIENT MATCH
ESG CONTRACTS DATING JULY 2014 TO JUNE 2015**

Agency	Service Type	Use of Funds	ESG Allocation	Match Amounts	Type	Total Agency Match
Coalition for the Homeless	Shelter	Operation White Flag	\$32,100.00	\$32,100.00	Cash	\$32,100.00
Family and Children First	Prevention	Rapid Re-housing Payments	\$48,000.00	\$14,824.02	Cash	
	RRH	Case Management	\$54,747.52	\$58,944.56	Cash	\$73,768.58
Family Health Center	Street Outreach	Salaries, Supplies	\$57,100.00	\$57,100.00	Cash	
				\$76,500.00	CDBG	\$133,600.00
House of Ruth	Shelter	Salaries	\$16,600.00	\$6,851.00	Other HUD	
				\$1,687.00	AIDS Walk Grant	
				\$3,502.00	Ryan White Grant	
				\$4,560.00	In-kind	\$16,600.00
Legal Aid Society	Prevention	Salaries	\$42,200.00	\$42,200.00	Cash (file fees)	
				\$19,400.00	CDBG	\$61,600.00
Society of St Vincent de Paul	Shelter	Salaries	\$70,600.00	\$48,481.54	Cash	
				\$6,450.00	CDBG	\$54,931.54
St. John Center	Shelter	Salaries	\$104,900.00	\$146,457.20	CDBG	
				\$28,357.00	Cash	\$174,814.20
Volunteers of America	Shelter	Salaries	\$100,000.00	\$100,000.00	In-kind	\$100,000.00
Wayside Christian Mission	Shelter	Utilities (family shelter)	\$16,900.00	\$51,066.19	Cash	
	Shelter	Utilities (men's shelter)	\$19,200.00	\$53,710.88	Cash	\$104,777.07
YMCA of Greater Louisville	Street Outreach	Salaries	\$37,000.00	\$192,696.00	HHS Grant	\$192,696.00

ESG Activity and Beneficiary Data

A summary of individual projects that expended ESG funds in Program Year 2014 are included below.

RAPID RE-HOUSING (IDIS: 27249, 27368, 26684, 26686)

- Louisville Metro Department of Community Services - \$170,900 in Program Year 2014 ESG funding was allocated to provide up to twelve months of rental assistance to eligible homeless individuals and families who have limited housing barriers.

Number of clients served: 77 (46 households)

- Family & Children's Place - \$54,747.52 in PY14 ESG funding was allocated to provide housing stabilization case management to those clients in the Rapid Re-Housing Program operated by LMCS.

Number of clients served: 77 (46 households)

Total ESG funds expended on rapid re-housing (7/1/14 to 6/30/15): \$268,587.46

STREET OUTREACH (IDIS: 27247, 27367)

- YMCA of Greater Louisville - \$37,000 in PY14 ESG funding was allocated to provide street outreach services for young people (ages 12-22). ESG funds paid for street outreach staff to reach out to young people on the street to educate and connect them to shelter and services, as well as provide them with survival aid items

Number of clients served: 132

- Family Health Centers Medical Street Outreach - \$57,100 in PY14 ESG funding was allocated to provide street outreach services for homeless adults. The outreach team consists of a physician, medical assistant, and hospital liaison social worker. The team provides services in two area day shelters (Jefferson Street Baptist Center at Liberty and St. John Center), community kitchens, homeless campsites, and other areas where homeless individuals congregate.

Number of clients served: 292

Total ESG funds expended on street outreach (7/1/14 to 6/30/15): \$97,899.91

PREVENTION (IDIS: 27246, 27366)

- The Legal Aid Society Eviction Defense Program - \$42,000 in Program Year 2014 ESG funding was allocated to prevent eviction for those at risk of homelessness through legal services.

Number of clients served: 194

- Family and Children's Place Family Stabilization and Financial Assistance Program - \$26,900 in ESG funding was allocated to this program. The Program was initially developed to help persons exiting state-run institutions avoid homelessness and move into permanent housing or stabilize housing they had to vacate when they entered the institution. Due to lack of referrals, Family & Children's Place expanded the program to include other households facing eminent homelessness. This program has not been funded with ESG funds for Program Year 2015. Family and Children's Place provided short-term or medium-term rental assistance or payment of rental arrears and case management to 22 households in Program Year 2014.

Number of clients served: 42 (22 households)

Total ESG funds expended on prevention (7/1/14 to 6/30/15): \$83,027.00

SHELTER (IDIS: 27245, 27365)

- Coalition for the Homeless Operation White Flag - \$32,100 in ESG funding was allocated to support Operation White Flag. Operation White Flag provides emergency shelter for persons who would otherwise be turned away during severe weather. The Coalition, in collaboration with three local homeless agencies (St. Vincent de Paul, Salvation Army and Wayside Christian Mission), provides basic public safety by working to prevent homeless persons from dying on the streets due to exposure.

Number of clients served: 2,097

- House of Ruth Glade House Emergency Shelter - \$16,600 was allocated to support its emergency bed for adults with HIV/AIDS whose health status makes stays in community shelter medically unsafe or whose transgender identity makes shelter stays physically unsafe.

Number of clients served: 14

- St. Vincent de Paul (SVdP) Ozanam Inn - \$70,600 in Program Year 2014 ESG funding was allocated to this 24-hour facility that provides emergency overnight shelter. Services provided include nightly shelter, beds and clean linens daily, showers, overnight storage for belongings, secured storage for medications, two daily meals at the Open Hand Kitchen located next to the emergency shelter, the use of washers and dryers, and a television lounge. SVdP also offers a substance abuse recovery program

Number of clients served: 356

- St. John Center - \$104,900 in Program Year 2014 funds were allocated to St. John Center to provide day shelter and supportive services for homeless men with the goal of reducing their length of time spent homeless. Services include: coordinated assessment for housing and establishing eligibility for various market-rate, subsidized, and supported housing programs; assisting clients with applications to Permanent Supportive Housing, Section 8, Single Room Occupancies, and Public Housing after conducting assessments and establishing eligibility for various housing options; providing case management to men moving into housing (assistance with apartment start up needs, life skills classes, and individualized case plans); assistance with healthcare, including Medicaid enrollment and VA Healthcare for the Homeless;

completion of food stamp eligibility applications; providing free office space to Legal Aid Society; providing budgeting classes, debt planning support, and information about predatory check cashing practices; providing Banking 101 classes; assisting men with job applications; and providing IDs to men who use them to access day labor and other work opportunities.

Number of clients served: 1,789

- Volunteers of America (VOA) Family Emergency Shelter (FES) - \$100,000 in Program Year 2014 ESG funding was allocated for FES. FES serves whole families including two parent families and single fathers.

Number of clients served: 272 (86 households)

- Wayside Christian Mission Men's Emergency Shelter - \$19,200 in ESG funds were allocated to pay for operational costs, specifically utility expenses. The Men's Emergency Shelter provided a high volume of subsistence and goal-oriented services to homeless, unaccompanied adult males.

Number of clients served: 1,789

- Wayside Christian Mission Family Emergency Shelter - \$16,900 in ESG funds were allocated to pay for utility expenses. The Family Emergency Shelter provided subsistence and goal-oriented services to homeless families with children.

Number of clients served: 382 (123 households)

Total ESG funds expended on shelter (7/1/14 to 6/30/15): \$426,539.13

ESG Projects/Program Outcome Summaries

Street Outreach

Family Health Centers- Phoenix Street Outreach

The Phoenix Street Outreach team served 292 clients during the Program Year. 18 exited to permanent destinations, with five going to a rental without ongoing subsidy, two moving into a rental with ongoing subsidy, 10 entering Permanent Supportive Housing for Homeless Persons, and one living with friends. 264 clients served exited to a temporary shelter, with 186 going to emergency shelter, 15 using transitional housing for homeless persons, and three staying with friends or family on a temporary basis. 60 persons returned to places unfit for human habitation, and one entered a psychiatric facility.

YMCA Street Outreach

YMCA Street Outreach personnel educated 2,166 young adults ages 12-22 while canvassing Louisville streets. Of the 2,166 young adults, 1,417 were between the ages of 12 and 17 and 749 were between the ages of 18 and 22. While on the streets during this Program Year, YMCA distributed 553 survival aid items to 383 young adults and referred 132 young adults to a community resource. Of the young adults that Street Outreach staff connected with while on the streets, only 92 followed through with seeking services through YMCA's youth development center. YMCA Street Outreach workers reported a continued increase in the number of young adults staying in area encampments rather than shelters; however,

YMCA continues their formal agreement with Salvation Army to have 10 beds designated for young adults who receive case management from YMCA. Bed space for young adults at the Salvation Army is segregated from the older homeless population.

Rapid Re-Housing

Louisville Metro Government, working in partnership with Family & Children's Place as a provider of Rapid Re-Housing (RRH) Case Management, served 46 households. 76 of 77 persons in exiting households left for permanent housing destinations, with 96% of those going to rental housing with no subsidy. Two persons left for housing with ongoing subsidy, one person found permanent tenure with family, and one person moved to transitional housing for homeless persons. 38 participating adults reported retaining, gaining, or increasing income, while only four reported a reduction in income.

Homeless Prevention

Family & Children's Place - Family Stabilization and Financial Assistance

The Family Stabilization and Financial Assistance program helps people exiting state-run institutions avoid homelessness and move into permanent housing or stabilize housing they had to vacate when they entered the institution. In Program Year 2014, this program was also offered to families facing eminent homelessness. Family & Children's Place (FCP) provides short-term or medium-term rental assistance or payment of rental arrears. FCP pays financial assistance costs for an average of six months per household to ensure that the household is able to enter into safe and stable housing. All potential clients are assessed for eligibility, and housing is reviewed for habitability and rent reasonableness. Case Management services are centered on housing stability, including goal setting, financial empowerment, advocacy, and referral.

During Program Year 2014, FCP's Family Stabilization and Financial Assistance program served 22 households consisting of 22 adults and 20 children.

Legal Aid Society - Eviction Defense Program

In Program Year 2014, the Eviction Defense Program served 194 low-income households whose housing was threatened due to eviction. These clients' homes passed a housing inspection administered by Legal Aid staff. Louisville Metro Government ESG funds support eviction work for tenants facing evictions whose properties pass an inspection. However, Legal Aid also provides legal assistance to clients whose properties do not pass inspection in order to prevent said clients from becoming homeless. From July 1, 2014 to June 30, 2015, Legal Aid assisted 321 clients whose housing did not pass inspection. The goal for number of clients served by this program for the 2014-2015 year was 380. If ESG funds were permitted to be used to serve clients whose housing did not pass inspection, this program would have exceeded its goal by 135 households.

Of the 194 households served with ESG funding, 134 remained housed after six months of being served. Legal Aid anticipates that clients served towards the end of the Program Year will also meet this stability goal. Advice cases or brief service cases and settlement cases allowing clients time to move are not included in the 134, though Legal Aid staff believes this service allows for clients to find the time to secure alternative housing, keeping them off the streets and out of shelters.

Emergency Shelter

Coalition for the Homeless - Operation White Flag

Operation White Flag provides emergency shelter for persons who would otherwise be turned away during severe weather. The Coalition, in collaboration with three local homeless agencies (St. Vincent de Paul, Salvation Army, and Wayside Christian Mission), provides basic public safety to help prevent deaths on the streets or in camps due to exposure. The Coalition tracks White Flag stays, works to ensure that shelters are used and funds are distributed fairly, and addresses the additional needs of these emergency agencies such as sundry supplies, mats, and blankets. All funds are passed directly to the shelters for services. White Flag Days are initiated by the Single Point of Entry staff when the weather is to reach above 95 degrees with the heat index or below 35 degrees with the wind chill. During these days, participating shelters agree to serve persons above their normal bed capacity. Persons admitted beyond the shelter's capacity may receive a bed or may only get space in a chair for the evening. Each shelter enters White Flag clients served into HMIS daily. The Coalition for the Homeless runs a report on those served through the program quarterly and pays each shelter at a rate of \$5 per White Flag client per day. The \$5 rate per person is used to cover a portion of the costs to house these additional clients. The actual average cost per person at participating shelters was \$22 per night. The costs include staff overtime to ensure safety and cleanliness at the buildings when numbers exceed normal limits; increased utilities, including water for showers and laundry, electricity, and gas; additional meals; additional sheets and towels; and additional sundry items including toilet paper, shampoo, soap, and cleaning products.

During Program Year 2014, Operation White Flag served 2,097 persons. White Flag clients served by shelters are not included in summaries of shelter activities below.

House of Ruth - Glade House Emergency Shelter

Glade House provides emergency shelter (one bed) and intensive case management that emphasizes financial empowerment and self-sufficiency for a vulnerable, underserved population: adults with HIV/AIDS whose health status makes stays in community shelter medically unsafe or whose transgender identity makes shelter stays physically unsafe. Two persons served this year were transgender. During the Program Year, House of Ruth's emergency bed served 14 unduplicated clients, with an average length of stay of 17.5 days. Of those who exited: five clients exited to Glade House transitional housing, one moved to permanent rental housing with no subsidy, one stayed with friends temporarily upon exit, two stayed with friends permanently upon exit, one entered emergency shelter, and two exited to a place not meant for human habitation. The status of one client who exited is unknown.

Society of St. Vincent de Paul - Ozanam Inn

St. Vincent de Paul (SVdP) Ozanam Inn is a 24-hour facility that provides overnight emergency shelter. The facility contains 42 beds for overnight emergency shelter, an additional 16 beds in a dorm-style setting for extended overnight stays, and White Flag overflow shelter as necessary.

In Program Year 2014, Ozanam Inn reported serving 356 clients: 80 served in the long-term dorm, 101 served by the recovery program, and 175 served in the emergency shelter.

The common assessment process and housing case management provided at SVdP resulted in many permanent housing placements amongst long-term dorm residents who exited: five went to rental housing with no subsidy, five moved to rental housing with ongoing subsidy, nine entered Permanent Supportive Housing for homeless persons, five moved in with family on a permanent basis, three moved in with friends on a permanent basis, 12 went to

Transitional Housing for Homeless Persons, two found temporary shelter with family, three found temporary shelter with friends, 13 went to emergency shelter, one exited to a non-psychiatric hospital, one exited to a hotel or motel, and 10 exited to places not fit for human habitation. The destinations of 11 clients are unknown.

Of emergency recovery clients, 11 went to rental housing with no ongoing subsidy, three entered Permanent Supportive Housing for homeless persons, 17 moved in with family on a permanent basis, 25 moved in with friends on a permanent basis, seven went to Transitional Housing for Homeless Persons, one found temporary shelter with family, five went to emergency shelter, two entered psychiatric facilities, two entered substance abuse or detox facilities, one exited to a non-psychiatric hospital, three went to jail or prison, and two exited to places not fit for human habitation. The destinations of 22 clients are unknown.

Of overnight emergency shelter clients, two went to rental housing with an ongoing subsidy, one entered Permanent Supportive Housing for homeless persons, one moved in with family on a permanent basis, five went to transitional housing for Homeless Persons, three found temporary shelter with family, two found temporary shelter with friends, 68 went to emergency shelter, one entered a substance abuse or detox facility, and 28 exited to places not fit for human habitation. The destinations of 27 clients are unknown.

St. John Center for Homeless Men - Day Shelter

The St. John Center provides day shelter and supportive services for homeless men aged 18 and over. St. John Center served 1,789 individuals during Program Year 2014.

The common assessment process and housing case management provided at St. John Center resulted in 65 clients receiving permanent housing placements. 42 of those permanently placed received PSH for Homeless Persons, four received VASH, 13 went to permanent rental with another ongoing subsidy, five moved to permanent rental without subsidy, and one moved with friends on a permanent basis. 1,724 went to temporary, institutional, or other destinations – two moved to transitional housing for homeless persons and 1,303 reporting sleeping in a place not meant for human habitation. Three clients exited to jail or prison, five are deceased, and the destinations of 411 are unknown.

Volunteers of America - Family Emergency Shelter

Upon entry to the Volunteers of America (VOA) Family Emergency Shelter (FES), each family is assigned a room of their own and the staff immediately works to stabilize the family by providing the basics of safety, food, and shelter. Individualized assessments are completed, assessing the family's status in regard to housing, employment, education, health, child care, and other factors in order to build on the family's strengths. Families are able to work with professional staff to set and obtain long term goals.

VOA FES served 86 households consisting of 101 adults and 171 children during Program Year 2014.

The common assessment process and housing case management provided for homeless families resulted in 120 individuals receiving permanent housing placement. 31 of those permanently placed households went to permanent rental with an ongoing subsidy other than PSH or VASH, 27 moved to permanent rental without subsidy, 45 moved in with family on a permanent basis, and 17 moved with friends on a permanent basis.

151 individuals went to temporary or other destinations: 16 went to emergency shelter, 70 went to transitional housing for homeless persons, two are staying with friends on a temporary basis, and 63 exited to unknown destinations. No families or individuals reported sleeping in a place not meant for human habitation after exiting.

Wayside Christian Mission Family Emergency Shelter (FES)

FES provides emergency shelter and ancillary assistance, such as food service, clothing, child care, and assistance with school enrollment and attendance for homeless families with school-age children. All clients staying in the shelters for at least a week receive goal-oriented case management to help them obtain appropriate housing. Clothing and other necessary items are available through Wayside's bargain centers.

FES served 123 households consisting of 127 adults and 255 children during Program Year 2014.

84 individuals received permanent housing placement. 17 of those permanently placed went permanent rental with an ongoing subsidy other than PSH or VASH, 21 moved to permanent rental without subsidy, 37 moved in with family on a permanent basis, and nine moved with friends on a permanent basis.

Wayside Christian Mission Men's Emergency Shelter (MES)

MES provides emergency shelter and ancillary assistance, such as food service, clothing, a budgeting/savings program, and assistance with job readiness/vocational advancement. All clients staying in the shelters for at least a week receive goal-oriented case management in order to help them obtain appropriate housing.

MES served 1,789 clients during Program Year 2014.

Only two clients were housed permanently after receiving PSH for homeless persons. The Continuum of Care Advisory Board and Coordinator worked with Wayside MES staff during Program Year 2014 to assist in continuing to implement the common assessment process to permanently and appropriately house MES clients. Given this continued collaboration, Program Year 2015 permanent destinations are expected to show a marked increase.

Ten clients were housed temporarily in emergency shelter upon exit and the destinations of 1,709 clients are unknown.

COMMUNITY DEVELOPMENT

Community Development

Assessment of Relationship of CDBG Funds to Goals and Objectives

Goal 3 of the 2010 - 2014 Consolidated Plan states: Louisville Metro fosters a suitable living environment by improving physical conditions and the quality of life in distressed neighborhoods and throughout the community.

CDBG funds are used for many programs addressing this goal. Progress made toward increasing economic opportunity and expanding affordable housing goals is discussed in subsequent Community Development sections. Supporting capital improvements, continuing code enforcement, preventing deterioration of infrastructure, maintaining neighborhoods and providing public services to the community are objectives being addressed through many CDBG-funded programs administered by various departments of Louisville Metro Government, as discussed in this section.

In the 2010 - 2014 Consolidated Plan, Louisville Metro established 7 objectives related to Community Development activities.

Public Improvement Objectives

Clearance

The goal of Louisville Metro Government is to ensure that dilapidated, unsafe, unsanitary, dangerous, or unfit structures in the Louisville Metro area are demolished. As with public facilities activities, the long-term outcome of these efforts is to increase pride and neighborhood stability by working toward the elimination of conditions considered detrimental to the residents of the communities and neighborhoods. Clearance relates to the following objective in the Program Year 2014 Action Plan.

Objective 3.3: Eliminate slum and blight in the community through clearance of vacant or abandoned properties [HUD SL-3]

Outcome 3.3: Clear 200 blighted properties

Activities 3.3: Demolition

Funding: CDBG

- **Vacant Properties Demolition (IDIS: 27225, 27345)** – This program, administered by Develop Louisville's Office of Vacant and Public Property Administration, oversees the demolition and stabilization of dilapidated structures, which have been ordered demolished. Some of the structures are those acquired by Louisville Metro through foreclosure or other means, but most are privately owned. This activity is performed Metro-wide.

2014 Action Plan Goal: 200 structures demolished

Actual Structures Demolished during 2014: 69

Funds Expended in Program Year 2014: \$579,101.97

Public Facilities and Infrastructure

Louisville metro is committed to improving vital public facilities, including community centers and parks, as well as eligible nonprofit public facilities. Public facilities improvements relate to the following objective in the Program Year 2014 Action Plan.

Objective 3.7: Provide improvements to public facilities [HUD SL-1]
Outcome 3.7: Improve additional public facilities
Activities 3.7: Improvements to community centers, eligible nonprofit public facilities, and neighborhood facilities and infrastructure
Funding: CDBG

- **Americans with Disabilities Act Accessibility Accommodations (IDIS: 27434)** – Louisville Metro allocated \$50,000 in Program Year 2014 CDBG funds to support improvements to sidewalk ramps and curb cuts at intersections where they are non-ADA compliant and installation of sidewalk ramps and curb cuts where they are nonexistent. This program is intended to improve accessibility for persons with disabilities in Louisville Metro.

Funds Expended in Program Year 2014: \$6,665.80

- **Boxelder Crossing/Richmont Terrace Acquisition (IDIS: 27441)** - Louisville Metro allocated \$300,000 in Program Year 2014 CDBG funds for acquisition of blighted properties near the Boxelder Crossing affordable housing development supported by Program Year 2009 Louisville Metro CDBG funds and Commonwealth of Kentucky NSP-1 funds. This activity is intended to eliminate several vacant and blighted multifamily structures that pose an urgent threat to public health and safety. The most visible and manageable threats are targeted for acquisition, and if necessary are demolished.

Funds Expended in Program Year 2014: \$121,988.53

- **Smoketown HOPE VI (IDIS: 26976)** - In May 2011, Louisville Metro Housing Authority was awarded a \$22 million grant for the \$147 million revitalization of the Sheppard Square public housing development. The Sheppard Square HOPE VI project is an integral part of the revitalization of the Smoketown neighborhood. Louisville Metro is committed to the success of this project and allocated CDBG funds for clearance and infrastructure improvements. LMHA was awarded \$6,924,355 for clearance and infrastructure improvements in Program Years 2012 and 2013. Activities supported include: earthwork and grading; pavement and concrete, utilities, storm drains, water hook-ups, and alley reconstruction. The first residents moved into the first completed section (60 units) of Sheppard Square in Program Year 2013.

Funds Expended in Program Year 2014: \$2,735,304.71

- **Community Center Improvements (IDIS: 27223, 27487)** - Louisville Metro allocated \$250,000 in Program Year 2013 CDBG funds to Metro Parks Community Centers to enhance access to technology and internet resources in low and moderate income neighborhoods and increase youth programming. Work began on this project in Program Year 2013 in four Community Centers- Beechmont, California, Portland and Southwick. Work on Beechmont and California was completed in PY 2013, and work on Portland and Southwick was completed during PY 2014. Additionally, Louisville Metro

allocated \$700,000 in Program Year 2014 CDBG funds to replace roofs at Beechmont, California, Portland, and Shawnee Community Centers; complete planning and design for a new gymnasium at Newburg Community Center; and have Wi-Fi installed at Shelby Park Community Center.

2014 Action Plan Goal: 3-4

Number of Community Centers Improved: 2

Funds Expended in Program Year 2014: \$ 223,237.30

- **Shawnee Library Expansion (IDIS: 25433 - Slow Moving Project)** - In Program Year 2012, \$33,493.36 of a \$1,400,000 Program Year 2010 allocation of supported the completion of the expansion and renovation of the Shawnee Branch of the Louisville Free Public Library in the Chickasaw neighborhood. The improvements to the 1938 building constructed by the Works Progress Administration included a 3,000 square foot addition to provide space for both the children and teen departments along with room for more computer centers. Louisville Metro anticipates final completion of this project in Program Year 2015. There have been delays in completing this project due to issues with the rehabilitation as performed by the original contractor. After an internal delay to determine the best course of action, a new contractor was brought on board to complete the project.

Funds Expended in Program Year 2014: \$0

- **“COOL” Program (IDIS: 26052, 26053)** - In Program Year 2014, \$433,357.13 in CDBG funding was expended for “COOL” (Corridors of Economic Opportunity in Louisville) Programs from past Program Year allocations. These public improvement programs, administered by the Louisville Metro Department of Economic Development implement design strategies to revitalize commercial corridors. In Program Year 2014, the COOL Program supported preliminary engineering and design work to support intersection and corridor improvements between Industry Road and Central Avenue along Fourth Street (the University Corridor), and also funded design work for streetscape improvements in the Oak Street corridor in Old Louisville.

Funds Expended in Program Year 2014: \$433,357.13

Code Enforcement

The goal of Louisville Metro Government is to eliminate slum and blight in the community. The long-term outcome of these efforts is to promote health and safety. In Program Year 2014, \$975,000 in CDBG funding was allocated for code enforcement activities. Code Enforcement activities directly relate to Objective 3.4 in the Program Year 2014 Action Plan.

Objective 3.4: Eliminate slum and blight in the community through property code enforcement [HUD SL-3]

Outcome 3.4: In coordination with other Consolidated Plan activities and where other public and private investment occurs, inspect 30,000 properties to improve conditions in low-to-moderate income census tracts

Activities 3.4: Code Enforcement Program

Funding: CDBG

- **Code Enforcement Program (IDIS: 27231, 27357)** - This program, administered by the Louisville Metro Government Department of Codes and Regulations, provides for the

inspection of owner-occupied and rental units to correct conditions that may negatively affect the health and safety of the occupants. This program also provides zoning and sign inspection/control to prevent and eliminate blight.

2014 Action Plan Goal: 30,000 inspections

Program Year 2014 Accomplishment: to be included in final CAPER

Funds Expended in Program Year 2014: \$924,585.33

Public Service Objectives

The goal of Louisville Metro Government is to provide a range of services to the public. The long-term outcome of these efforts is to improve the quality of life and promote the well-being of the community. Jurisdictions are allowed to allocate up to 15% of CDBG funds to public service activities. In Program Year 2014, \$1,620,200.00 in CDBG funds were allocated for the provision of public service activities. These programs relate to Objective 5.1 in the 2010 – 2014 Consolidated Plan. This objective was originally classified as Special Need/HOPWA, but relates to Public Service activities. The following objectives were included in the Program Year 2014 Action Plan:

Objective 3.5: Provide housing counseling services to preserve homeownership, find a safe and affordable rental, or to purchase a home [HUD DH-3]

Outcome 3.5: Serve 1,620 households

Activities 3.5: Louisville Urban League and Legal Aid Society

Funding: CDBG

Objective 4.1: Increase self-sufficiency services for persons who are homeless [HUD DH-3]

Outcome 4.1: Serve 2,000 people with self-sufficiency services

Activities 4.1: Non-profit service providers

Funding: CDBG funding distributed via committee process

Objective 5.1: Connect vulnerable populations to services. This includes low-income families or individuals, persons at risk of homelessness, youth, abused or neglected children, families needing child care assistance, persons who are elderly, domestic violence victims, persons with mental health and/or substance abuse issues, or other qualifying populations. [HUD SL-2]

Outcome 5.1: Develop and implement client case management service plans, provide 1,520 referrals to in-house programs or external service providers, provide job training, increase youth services

Activities 5.1: Family Economic Success Program, Out of School Time Initiatives, Homeless Services

Funding: CDBG, CSBG

Public service activities designed to address Objective 4.1 provide support to many of Louisville's homeless services agencies, and are detailed in the later in this section under the heading Low to Moderate Income Limited Clientele Activities.

The following programs which were included in the Program Year 2014 Action Plan address the aforementioned objectives.

- **Family Economic Success Program (IDIS: 27230, 27355)** - This program is designed to meet the goal of purposefully working with families to move from the current practice of only addressing crises to raising awareness and building a foundation of assets by utilizing a team of "Family Economic Success (FES) Connectors" base at Metro's Neighborhood Place sites. The goal of the FES Program is to effectively coordinate public and private resources to help families build financial assets by: connecting families to job-readiness opportunities and skills to help them succeed at work; promoting financial education; expanding access to homeownership counseling or foreclosure intervention services; connecting families to mainstream financial services through the Bank On Louisville initiative where local banks and credit unions have become partners in offering free or low-cost products that encourage low-income residents to save; linking families to free tax preparation assistance and the Federal Earned Income Tax Credit through a partnership with the Louisville Asset Building Coalition; identification and utilization of community based resources that will provide additional financial supports to the household; and linking "bottom-tiered AMI" families to education and support groups that promote household stability.

2014 Action Plan Goal: 375 individuals served

Program Year 2014 Accomplishment: to be included in final CAPER

Funds Expended in Program Year 2014: \$286,507.19

- **Out of School Time Enrichment (IDIS: 27226, 27352)** - In Program Year 2014, Louisville Metro allocated \$19,300 in CDBG funds to Metro Parks to support Out of School Time recreational and educational programs for youth.

2014 Action Plan Goal: 100 individuals

Program Year 2014 Accomplishment: to be included in final CAPER

Funds Expended in Program Year 2014: \$6,818.32

- **Legal Aid Foreclosure Counseling and Education (IDIS: 27227, 27353)** - The foreclosure counseling and education program provides training, information, and education to providers, tenants, and homeowners that enable them to better understand how the foreclosure process works and how it threatens their housing. This program uses the law to protect the rights of renters and homeowners, helping them avoid homelessness and reducing the impact of foreclosures on neighborhoods.

2014 Action Plan Goal: 540 individuals assisted

Program Year 2014 Accomplishment: to be included in final CAPER

Funds Expended in Program Year 2014: \$26,410.20

- **Louisville Urban League Homeownership Counseling Program (IDIS: 27388)**
 - Louisville Urban League provides comprehensive, HUD-approved housing counseling and education to ensure that families receive and maintain affordable housing. Counselors are nationally certified and receive additional training annually to remain current on industry trends. Counseling is provided for the following services: rental counseling and education; mortgage default and foreclosure prevention; and post-purchase education.

2014 Action Plan Goal: 1,080 individuals assisted

Program Year 2014 Accomplishment: to be included in final CAPER

Funds Expended in Program Year 2014: \$48,963.26

An additional \$4,759.81 in Program Year 2013 CDBG funds were drawn during Program Year 2014 to close out the HPI Homeownership Counseling program, which assisted 165 persons in Program Year 2013.

Administration and Planning

The goal of Louisville Metro Government is to ensure that the structure is in place to oversee and administer all federally funded programs. As such, Program Year 2014 planning and administration activities included allocations for indirect costs, fair housing activities (as discussed in prior sections) including funds to update Metro's Analysis of Impediments to Fair Housing Choice, support to non-profit agencies, urban design/landmark planning, and Louisville Metro program administration. Jurisdictions are allowed to allocate up to 20% of CDBG funds to planning and administration activities. In Program Year 2014, \$2,027,800.00 in CDBG funds were allocated for planning and administration activities. \$1,665,215.72 in CDBG funds were drawn during the Program Year for the provision of these activities.

CDBG-Funded Affordable Housing Objectives

As already iterated in the Housing section, expanding the supply of safe, decent, sanitary and affordable housing is the highest priority goal identified in the 2010 – 2014 Consolidated Plan. Increasing the number of affordable housing units and stabilizing the existing housing stock are two objectives being addressed through the following CDBG funded programs. CDBG funded housing programs directly relate to the following objectives listed in the Program Year 2014 Action Plan.

Objective 1.3:	Improve energy efficiency and conservation [HUD SL-3]
Outcome 1.3:	Provide weatherization improvements to 35 households
Activities 1.3:	Weatherization Program
Funding:	CDBG, Weatherization Assistance for Low Income Persons (U.S. Department of Energy)
Objective 1.6:	Preserve and improve existing, affordable owner-occupied housing [HUD DH-3]
Outcome 1.6:	Provide assistance to 130 single family units
Activities 1.6:	Emergency Repair Program
Funding:	CDBG, Weatherization Assistance for Low Income Persons (U.S. Department of Energy)
Objective 1.6:	Preserve and improve existing, affordable owner-occupied housing [HUD DH-3]
Outcome 1.6:	Provide assistance to 23 single family units
Activities 1.6:	Shawnee NRSA Program
Funding:	CDBG
Objective 1.8:	Address lead-based paint hazards [HUD SL-1]
Outcome 1.8:	Remove or abate lead hazards in 100 units
Activities 1.8:	Lead Safe Louisville Program
Funding:	Lead-Based Paint Hazard Control Grant, CDBG

The following are programs included in the 2014 Action Plan addressing the aforementioned goals and objectives in Program Year 2014.

- **Metro-Wide Emergency Repairs (IDIS: 27218, 27343, 27349)** - This program provides assistance to homeowners in need of repairs relating to HVAC, electrical, plumbing, or exterior repairs. Applicants must be a homeowner, income-eligible, and the occupant of the property where the assistance is being requested. Only homeowners that have owned and lived in their dwelling for one year or more are eligible for assistance under this program.

2014 Action Plan Goal: 120

Program Year 2014 Accomplishment: 139 households assisted

Funds Expended in Program Year 2014: \$650,637.98

- **Metro-Wide Weatherization Supplement (IDIS: 27219)** - CDBG funds were utilized to supplement \$116,419.61 in Low-Income Home Energy Assistance Program (LIHEAP) and US Department of Energy funds provided by the Kentucky Cabinet for Health and Family Services via Kentucky Housing Corporation for the Weatherization Assistance Program. This program provides assistance to homeowners in need of insulation, weather-stripping, and repair and/or replacement of energy systems in the form of a grant. These repairs/replacements include, but are not limited to: furnace, water heaters, duct work, and carbon dioxide and smoke detectors.

2014 Action Plan Goal: 35 households assisted

Program Year 2014 Accomplishment: to be included in final CAPER

Funds Expended in Program Year 2014: \$34,774.00

- **Metro-Wide Ramp Construction Program (IDIS: 27220, 27351)** - This program, administered by The Center for Accessible Living, assists eligible individuals with disabilities through the installation of handicapped ramps and the removal of barriers for accessibility at their place of residence. For Program Year 2014, \$175,000 was allocated to the program. Funds were drawn from Program Year 2013 and 2014 allocations.

2014 Action Plan Goal: 50 households assisted

Program Year 2014 Accomplishment: 113 households assisted

Funds Expended in Program Year 2014: \$170,955.40

- **Portland Neighborhood Revitalization Strategy Area (NRSA) Homeowner Rehabilitation (IDIS: 26562)** - The Portland NRSA program's main focus is to enhance and restore the historical appearance of owner-occupied housing stock by rehabilitating the facades. Other repairs that will improve the livability and quality of the home, such as repairs to the roof, HVAC, electrical, and plumbing are also eligible under the program, but will not be the focus of the scope of work. New Directions Housing Corporation administers this program for Louisville Metro Government. Households up to 120% Area Median Income may also take advantage of the program. Program Year 2011 was the program development period, which included preparing the actual program. Implementation began in Program Year 2012. Note: Goals for the Portland NRSA Homeownership Rehabilitation program were specified in 2011 Portland NRSA plan approved by HUD).

2011 NRSA Plan Goal: 75

Program Year 2014 Accomplishment: to be included in final CAPER

Funds Expended in Program Year 2014: \$386,830.78

- **Shawnee Neighborhood Revitalization Strategy Area (NRSA) Homeowner Rehabilitation (IDIS: 27222)** – Louisville Metro intends to accomplish Shawnee neighborhood improvement through homeowner rehabilitation that will improve the livability and quality of homes through various CDBG-eligible home repairs. An average of \$15,000 is available per qualified household with a maximum of \$24,999 per household. Develop Louisville's Office of Housing and Community Development administers the Shawnee NRSA rehab program with a focus on exterior repairs and correcting health and safety code violations. Improvements may include repair or replacement of windows, front and back entry doors, concrete, roofs, paint, vinyl siding, stairs, shutters, security windows and doors, and gutters.

2014 Action Plan Goal: 7 households assisted

NSRA 5-Year Rehabilitation Goal: 115 homes

Program Year 2014 Accomplishment: to be included in final CAPER

Funds Expended in Program Year 2014: \$440,594.49

Affordable Housing Extremely Low Income, Low Income, and Moderate Income Owners

Please see the Housing Needs section for a breakout of the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate income persons.

Changes in Program Objectives

Louisville Metro did not submit any formal amendments to the Program Year 2014 Action Plan.

Assessment of Efforts in Carrying Out Planned Actions

All resources mentioned in the Consolidated Plan or 2014 Action Plan were received and allocated accordingly.

No employee of Louisville Metro Government hindered the implementation of the Consolidated Plan by willful action or inaction.

All CDBG funds were allocated to programs/projects that met CDBG National Objectives.

Anti-displacement and Relocation

During Program Year 2014, \$10,000 in CDBG funding was allocated for relocation. Louisville Metro complies with Uniform Relocation Act and Section 104(d) requirements as applicable. Louisville Metro expended \$2,000.00 on relocation during Program Year 2014.

Low to Moderate-Income Job Activities

Economic Development was the second highest priority in Metro's 2010 – 2014 Consolidated Plan. During Program Year 2014, Louisville Metro undertook two economic development activities: a Microenterprise development and loan program and an employment-specific job-training program.

These activities directly relate to Goal 2 of the 2010 – 2014 Consolidated Plan: Louisville Metro energizes the regional economy and stabilizes neighborhoods by providing residents with access to livable wage jobs, education and training to qualify for those jobs, and business ownership opportunities that create jobs and increase the tax base. Five objectives related to economic development were outlined in the Consolidated Plan. The Program Year 2014 Action Plan included the following objectives:

Objective 2.1:	Increase the number of jobs in the community [HUD EO-1]
Outcome 2.1:	Invest in projects that create or retain 25 jobs
Activities 2.1:	Micro-enterprise development loan fund
Funding:	CDBG
Objective 2.4:	Provide technical assistance to encourage the development of micro-enterprises [HUD EO-1]
Outcome 2.4:	Provide technical assistance to 225 persons and 30 potential micro-enterprises
Activities 2.4:	LMCS Micro-business
Funding:	CDBG
Objective 2.5:	Increase the number of micro-enterprises [HUD EO-2]
Outcome 2.5:	Provide loans to 25 new or expanding micro-enterprises
Activities 2.5:	Micro-enterprise loan program administered by LMCS Micro-business
Funding:	CDBG

Microenterprise Development and Loan Services

In Program Year 2014, Louisville Metro continued offering Microenterprise development and loan services. Metro's Microbusiness Program (administered in Program Year 2014 by the Department of Community Services) was created to help sustain and develop micro-enterprises in Metro Louisville owned by low-to-moderate income residents. The goal of the program is to provide support to citizens interested in opening a micro-enterprise, and to those who need assistance sustaining or expanding their micro-enterprise.

LMCS developed a new revolving loan program in Program Year 2013. This program requires businesses to repay loans to LMCS's microbusiness program. This new model will help build sustainability and longevity to generate program income.

The Microbusiness Program is dedicated to creating an atmosphere where low to moderate income entrepreneurs in Louisville Metro can pursue their business goals through increased access to training, capital, and community based resources.

LMCS has two program tracks in which to apply for Microbusiness assistance: the Spark loan track offers loans ranging from \$500 to \$4,999 at 0% interest, while the Ignite loan track offers loans up to \$15,000 at 4% interest. Revolving loans can be paid back over up to six years. New or existing businesses located in Louisville/Jefferson County owned by Louisville Metro residents that employ 5 or fewer employees are eligible for participation, provided the owner's household income falls at or below 80% of the AMI.

Spark Loan Track

Individuals with a business idea, or who have been in business for less than one year can qualify for the Power Up Business Development training program. The program requires individuals to complete a training application and submit proof of their household income eligibility. LMCS staff reviews all applications and assesses eligibility to evaluate their readiness to participate in the Spark course.

Individuals are required to complete a Business Development training program. Power Up graduates, along with graduates from other business development programs, are invited to submit a loan application. The loan application includes personal and business taxes for the previous year; proof of business registration with the city, county, and state; proof of household size; photo ID; a one-to-two page explanation of their need for funding; and proof of household assets and liabilities. Applicants submit this application packet to LMCS staff for review. LMCS staff review each application through the use of a loan scoring rubric. Scores and recommendations are discussed by members of LMCS staff and initial recommendations are made based on scores and discussion.

Recommended loan applicants are invited to sit in front of an external loan selection committee (comprised of business experts and community partners). The loan committee interviews loan candidates and makes recommendations for the awards and the suggested award amounts. LMCS staff makes the final award decisions after receiving recommendations from loan committee.

The awarded applicants are notified via telephone and mail. Those applicants who are not awarded loans are also notified via telephone and mail. The loan recipient and LMCS staff prepare the documents necessary for the loan award (sign a monetary application for the award amount, as well as a loan agreement and promissory note).

Ignite Loan Track

Businesses that have been in existence for a minimum of one year can qualify for the Ignite Program which awards loans to existing businesses. This program includes the completion and submission of a detailed application and includes a business plan. Applicants are required to submit personal and business taxes for the previous year; proof of business registration with the city, county, and state; proof of household size; photo ID; a one-to-two page explanation of their need of funding; and proof of household assets and liabilities.

Applications are reviewed by LMCS staff and are numerically scored based on a scoring rubric. Recommended loan applicants are invited to sit in front of the external loan selection committee (comprised of business experts and community partners). The loan committee interviews loan candidates and makes recommendations for the awards and the suggested award amounts. LMCS staff makes the final award decisions after receiving recommendations from loan committee.

LMCS staff makes final awards and notifies all applicants of their status. The awarded applicants are notified via telephone and mail. Those applicants who are not awarded loans are also notified via telephone and mail. The loan recipient and LMCS staff prepare the documents necessary for the loan award (sign a monetary application for the award amount, sign a loan agreement and promissory note). Once the award is made to the recipient and the loan closing occurs, the recipient loan payment begins in 60 days.

2014 Outcomes

In Program Year 2014, 135 individuals received training or technical assistance on how to develop, sustain, or expand their microenterprise. 21 people participated in "Business Basics for Starting Your Own Business-Power up Program," which is an 8-week training program. 29 microenterprises received loans totaling \$247,500. 14 loan recipients were Ignite existing businesses, 14 recipients were Spark start-up businesses, and 1 micro-mini loan was awarded.

The Microenterprise Loan Program resulted in the creation of 16 full-time jobs and 2 part-time jobs, and the retention of 20 full-time jobs made available to low and moderate-income persons. The tables on the following pages provide a breakout of loan-based job creation or retention activity in Program Year 2014.

Economic Development: Microenterprise Jobs CREATED - Program Year 2014

Micro-Enterprise Businesses (IDIS activity number)	Total FTE Jobs Created	Total FTE Jobs Made Available to Low/Mod Individuals	Full Time Jobs	Part Time Jobs	Total FTE Jobs Held by Low/Mod Individuals	Full Time Jobs	Part Time Jobs
Bee's Beauty and Barber Supply (27496)	1	1	1		1	1	
Jeanette Martinez dba The Buzz Fitness (27494)	1	1	1		1	1	
B&D Food Services (27492)	1	1	1		1	1	
Mimy Deng dba World Lounge (27490)	1	1	1		1	1	
The Nailtique (27485)	1	1	1		1	1	
Tristaca Loves Cooking, LLC (27464)	1	1	1		1	1	
Good NewsOne, LLC (27451)	1	1	1		1	1	
S. Lynn O'Neil Attorney at Law, LLC (27449)	1	1	1		1	1	
Kymberli Shoe Designs (27448)	1	1	1		1	1	
Emma Lee's Salon and Spa, LLC (27447)	1	1	1		1	1	
Tax Incorporated (27443)	1	1	1		1	1	
Angela Flemons dba Chosen Enterprise Group, LLC (27442)	1	1	1		1	1	
Coco's Cakes, LLC (27425)	1	1	1		1	1	
Mor's International Grocery, LLC (27420)	1	1		2	1		2
Myheart2yourhands (27417)	1	1	1		1	1	
Mr. Tidy Janitorial Services, LLC (27413)	1	1	1		1	1	
Coco's Cakes, LLC #2 (27459)	1	1	1		1	1	
TOTALS	17	17	16	2	17	16	2

Note: All loans originated during Program Year 2014, but many were not drawn until the start of 2015.

Economic Development: Microenterprise Jobs RETAINED - Program Year 2014

Micro-Enterprise Businesses (IDIS activity number)	Total FTE Jobs Retained	Total FTE Jobs Made Available to Low/Mod Indiv	FT Jobs	PT Jobs	Total FTE Jobs Held by Low/Mod Indiv	FT Jobs	PT Jobs
Devastating Doo's Beauty Salon, LLC (27495)	1	1	1		1	1	
All Phases Beauty Salon (27493)	1	1	1		1	1	
JJ Family Auto Sales (27491)	2	2	2		2	2	
Smiling Faces Child Development Center, LLC (27489)	5	5	5		5	5	
Diddybug, LLC dba Genesis Beauty Supply (27488)	2	2	2		2	2	
Tanisha's Mobile Bookkeeping Service, LLC (27486)	1	1	1		1	1	
Paradise Island Tea, LLC (27450)	1	1	1		1	1	
Always Images Family Photography (27446)	1	1	1		1	1	
Empire Tires 3, LLC (27430)	1	1	1		1	1	
Rebirth Designs by Fhonia (27426)	1	1	1		1	1	
Coco's Cakes, LLC (27425)	1	1	1		1	1	
Mor's International Grocery, LLC (27420)	1	1	1		1	1	
Psyche Comfort Products, LLC (27419)	1	1	1		1	1	
Primary Cosmetics, LLC (27418)	1	1	1		1	1	
TOTALS	20	20	20	0	20	20	0

Note: All loans originated during Program Year 2014, but many were not drawn until the start of 2015,

Low-to-Moderate Income Limited Clientele Activities - Homeless Services

In Program Year 2014, 20 CDBG Homeless Services projects were funded at 16 agencies with CDBG Public Service funds. Each of the projects met the National Objective of benefit to Low/Mod Persons. In particular, each project met the National Objective subcategory of Low/Mod Limited Clientele. As each of the projects provided case management or other supportive services for the homeless, at least 51% of beneficiaries served by these projects were considered low-to-moderate income. The clients served are primarily residing in homeless shelters or in homeless transitional housing. Despite the presumed low/mod income status, nearly 100% of the recipient agencies maintained income documentation on the clients served through CDBG Public Service funds. These programs directly relate to Objective 4.1 in the Program Year 2014 Action Plan.

Objective 4.1:	Increase self-sufficiency services for persons who are homeless [HUD DH-3]
Outcome 4.1:	Serve 2,000 people with self-sufficiency services
Activities 4.1:	Non-profit service providers
Funding:	CDBG funding distributed via committee process

CDBG Homeless Services Projects funded in Program Year 2014 were:

- **Bridgehaven - Steps to Recovery Project (IDIS: 27378)** - \$8,900 in Program Year 2014 CDBG Public Service funds were allocated to Bridgehaven to provide clients with mental illness or co-occurring substance abuse disorders in supportive housing with a case manager, in an attempt to maintain housing. Bridgehaven provides psychiatric rehabilitation services to these clients, including assessments, therapy, skill building, and socialization. CDBG funds paid for case management and personnel services.

Persons Served in 2014: 36

Funds Expended in Program Year 2014: \$8,900

- **Center for Women and Families - Economic Success Project (IDIS: 27293, 27403)** - \$36,600 in Program Year 2014 CDBG Public Services funds were allocated for the Economic Success Project which is designed to help clients residing in emergency shelter to identify and address financial barriers that challenge their abilities to establish safe and stable housing for themselves and their children. Poor credit, as well as rental and employment records caused by a history of abuse present significant challenges for a person struggling to escape an abusive relationship and establish independence. CDBG funds make it possible for the Center to employ a full-time ESP Counselor/Case Manager who provides case management for clients who reside in its emergency shelter.

Number of Households Assisted: 37

Funds Expended in Program Year 2014: \$25,884.85

- **Center for Women and Families - Crisis Response Program (IDIS: 27294, 27404)** - Louisville Metro allocated \$43,400 in Program Year 2014 CDBG Public Service funds to support the Crisis Response Program. Crisis Intervention Advocates working at the front line provide the necessary support for victims to

take the critical and difficult first steps to establish safety by leaving an abusive relationship. The program provides immediate intervention for victims in crisis and connects them to further services so they can pursue their individualized path to self-sufficiency. Crisis calls, information/referral services, walk-in support, legal and hospital advocacy, and 24-hour on-site support are all essential to helping victims heal so that they and their families can begin to lead healthy, productive, and violence-free lives.

Number of Persons Assisted: 380

Funds Expended in Program Year 2014: \$43,608.02

- **The Coalition for the Homeless - HMIS Grant Match and CoC Coordination (IDIS: 27361)** - Louisville Metro allocated \$80,000 in Program Year 2014 CDBG funds to serve as grant match for HUD CoC Homeless Management Information System (HMIS) grants.

Funds Expended in Program Year 2014: \$79,999.96

- **Family and Children's Place - Shelter Plus Care Case Management Project (IDIS: 27436)** - \$322,000 in Program Year 2014 CDBG Public Service funds were allocated to the Shelter Plus Care Case Management Project, which helped individuals and families exit the homeless shelter system and assist them in achieving housing stability and economic self-sufficiency. The focus of this initiative is to provide case management, enabling disabled individuals and their families to access secure, stable housing. CDBG funds paid for personnel services and direct operating costs.

Number of Clients Served: 153 (133 households)

Funds Expended in Program Year 2014: \$245,375.20

- **Family Health Centers - Phoenix Health Center (IDIS: 27255, 27396)** - \$76,500 in Program Year 2014 CDBG Public Service funds were used to provide an array of services to homeless individuals including primary health care, outreach, and case management. CDBG funds paid for personnel services.

Number of Clients Served: 62

Funds Expended in Program Year 2014: \$73,765.78

- **Family Health Centers - Shelter Plus Care Case Management (IDIS: 27267, 27395)** - \$35,000 in Program Year 2014 CDBG Public Service funds supported one Shelter Plus Care Case Manager, who helped help homeless individuals obtain housing, employment, medical care, and other needed services.

Number of Clients Served: 20

Funds Expended in Program Year 2014: \$47,149.43

- **Family Scholar House - At-Risk Family Services Project (IDIS: 27386)** - \$55,000 in Program Year 2014 CDBG Public Service funds were allocated to the At-Risk Family Services Project, which provided academic advising and case management services to single parents who are working on either their college

degree or working towards entering college. Clients may have also received assistance in obtaining food, medical care, childcare, or other basic needs, as well as emergency financial assistance and supportive services. CDBG funds paid for personnel services. 57 clients obtained degrees during the program year and 7 purchased their first home.

Number of Clients Served: 913

Funds Expended in Program Year 2014: \$45,000.00

- **Father Maloney's Boys' Haven - Therapeutic Vocational Training Project (IDIS: 27273, 27461)** - \$29,000 in Program Year 2014 CDBG Public Service funds were allocated to the Training Project, which provides therapeutic and employment opportunities for young men and women who have experienced physical, mental, or sexual abuse and are aging-out of foster care or are homeless. A four-level curriculum allows students to work at their own pace while completing basic education requirements and focus on independent living skills. CDBG funds paid for personnel services.

Number of Clients Served: 31

Funds Expended in Program Year 2014: \$31,352.84

- **GuardiaCare - Payee Program (IDIS: 27385)** - \$41,100 in Program Year 2014 CDBG Public Service funds were allocated to the Payee Program, which helped individuals who were homeless or at-risk for homelessness (primarily due to chronic substance use and/or severe mental illness) find permanent housing solutions. The Payee Program combines representative payee services and limited case management services to address the client's basic human needs of food, shelter, and clothing. CDBG funds paid for personnel services.

Number of Clients Served: 196

Funds Expended in Program Year 2014: \$41,100.00

- **Jefferson Street Baptist Community at Liberty - Hospitality Program (IDIS: 27296; 27416)** - \$19,000 in Program Year 2014 CDBG Public Service funds were allocated to provide a safe haven during the day for homeless men and women, many of whom sleep in places not fit for human habitation and only access services at this day shelter. CDBG funds paid for personnel.

Number of Clients Served: 702

Funds Expended in Program Year 2014: \$20,367.98

- **Kentucky Refugee Ministries - Refugee Bridge to Housing Program (IDIS: 27257; 27374)** - \$39,200 in Program Year 2014 CDBG Public Service funds were allocated to the Bridge to Housing Program, which provided case management activities to support the housing security of refugees in Metro Louisville, all of whom qualified as low-to-moderate income under the HUD CDBG criteria. CDBG funds paid for personnel services and direct operating costs.

Number of Clients Served: 522

Funds Expended in Program Year 2014: \$35,420.40

- **St. John's Center - Emergency Day Shelter and Social Services Project (IDIS: 27260; 27375)** - \$118,100 in Program Year 2014 CDBG Public Service funds were allocated to the Emergency Day Shelter and Social Services Project, which provided an emergency day shelter for men. This program sheltered homeless men from outdoor elements; helped meet basic needs; and allowed clients to gain knowledge and skills regarding mental health, substance abuse, income, and housing in order to become more self-sufficient. The day shelter is open seven days a week with an average of 175 clients served daily. CDBG funds paid for personnel services.

Number of Clients Served: 1,789

Funds Expended in Program Year 2014: \$111,453.43

- **Salvation Army - Family Emergency Shelter (IDIS: 27275, 27414)** - \$43,400 in Program Year CDBG Public Services funding supported the provision of six emergency beds for single parent families within a transitional housing program. Salvation Army's main service goal is to move clients into permanent housing before they reach the day limit at the shelter.

Number of clients served: 25 heads of household

Funds Expended in Program Year 2014: \$21,010.89

- **Society of St. Vincent de Paul - Substance Abuse Case Management - Family Emergency Shelter (IDIS: 27258, 27384)** - \$25,800 in Program Year CDBG Public Services funding supported case management for the homeless and formerly homeless with substance use history.

Number of clients served: 76

Funds Expended in Program Year 2014: \$19,336.72

- **Volunteers of America - Family Emergency Shelter (IDIS: 27261, 27445)** - \$35,900 in Program Year 2014 CDBG Public Service funds supported provision of emergency shelter to homeless families. Services included meals, access to laundry and shower facilities, quality children's programming, and case management. CDBG funds supported partial salaries for the Director of Social Services and the program manager.

Number of Clients Served: 86

Funds Expended in Program Year 2014: \$33,310.64

- **Wellspring - D.J. Block and F.M. Gains Crisis Stabilization Units (IDIS: 27393)** - \$8,600 in Program Year 2014 CDBG Public Service funds supported the Block and Gains Crisis Stabilization Units, which assist persons who are in a psychiatric crisis achieve stabilization through the provision of clinically effective and compassionate services provided in supportive, home-like, community-based residences. CDBG funds paid for personnel services.

Number of Clients Served: 447

Funds Expended in Program Year 2014: \$8,518.92

- **Wellspring - Journey Supportive Housing (IDIS: 27391)** - \$21,000 in Program Year 2014 CDBG Public Services funds provided personnel services to support a permanent supportive housing program that serves single, previously homeless women with a dual diagnosis.

Number of Clients Served: 22

Funds Expended in Program Year 2014: \$19,194.26

- **Wellspring - Murray-Baxter Permanent Supportive Housing (IDIS: 27392)** - \$7,600 in CDBG Public Services funds provided personnel services to support a permanent supportive housing program that serves families and dealing with severe mental illness.

Number of Clients Served: 14

Funds Expended in Program Year 2014: \$3,859.19

- **YMCA - Shelter House and Mediation Services (IDIS: 27415)** - \$40,900 in Program Year 2014 CDBG Public Service funds supported the Shelter House and Mediation Services project, which provided emergency shelter and family unification/mediation services at a 24-hour emergency shelter for teens aged 12 to 17. The YMCA assisted the stabilization of teens in crisis and their families by assessing their strengths & needs; developing a plan of care to build the skills needed to improve their relationships; and supporting them through crisis based mediation services, aftercare follow-ups, and community-based referrals to maintain a healthy and safe home environment. CDBG funds paid for case management salaries.

Number of Clients Served: 452

Funds Expended in Program Year 2014: \$31,165.27

Program Income

The following tables provide the amount of CDBG and HOME program income received in Program Year 2014 and identify where the program income was applied.

CDBG PROGRAM INCOME SOURCES OF PROGRAM INCOME

Source	Amount Received in Program Year 2014
Rehab Loan Repayments	\$12,168.00
Inspections, Permits, & Licenses Fee Collection	\$37,703.04
CDBG Repayment	\$475,680.20
CDBG Home Loans	\$2,000.00
CDBG Revolving Loan Fund	\$30,566.68
TOTAL	\$558,117.92

CDBG PROGRAM INCOME APPLIED

Activity	Amount Applied in Program Year 2014
Housing & Administration	\$482.80
Property Maintenance (PY14)	\$228,935.69
CDBG Indirect Cost	\$298,132.75
Micro-Enterprise/New Business Development Loans	\$30,566.68
Property Maintenance Prior Year *	\$48,588.88
TOTAL	\$606,706.80

*Prior year program income revealed during monitoring applied in PY14.

HOME PROGRAM INCOME SOURCES OF PROGRAM INCOME

Source	Amount Received in Program Year 2014
Loan Principal and Interest	\$396,515.84
TOTAL	\$396,515.84

HOME PROGRAM INCOME APPLIED

Activity	Amount Applied in Program Year 2014
HOME Tenant-Based Rental Assistance Program	\$183,670.94
Nightingale HPI	\$9,534.00
Homebuyer Assistance	\$2,710.94
New Directions Shelby Park VA	\$200,599.96
TOTAL	\$396,515.84

Prior Period Adjustments

There were no prior period adjustments during Program Year 2014.

Loans and Other Receivables

Information for loans and other receivables as of the end of Program Year 2014, June 30, 2015, is as follows:

- Louisville Metro has a total of 381 forgivable loans. Of the 381, 293 are HOME-funded and 88 are CDBG-funded. The principal balance of the HOME-funded forgivable loans is \$9,789,300.71 and the principal balance of the CDBG-funded forgivable loans is \$4,866,409.81. These loans are for the Home Repair Program, Rental Development Program, Lead Program, Downpayment Assistance Program, Park DuValle Downpayment Incentive Program, and Microenterprise program. These loans will be forgiven upon compliance with affordability periods, of which the range and terms vary depending on the program.
- Louisville Metro has a total of 155 repayable loans. Of the 155, 49 are HOME-funded and 106 are CDBG funded. The principal balance of the HOME-funded loans is \$15,032,126.21 and the principal balance of the CDBG-funded loans is \$8,015,525.03. These loans vary in terms, interest rates, and payment dates.

Lump Sum Agreements

No lump sum agreements were entered into during Program Year 2014.

Housing Rehabilitation

Housing rehabilitation activities have been discussed in this section and in the Housing section of this report. Information has been provided regarding the types of program, CDBG and other funding, and the number of units completed for each program.

Antipoverty Strategy

Effective July 1, 2014, a departmental reorganization created the Department of Community Services, which now houses all client-facing social services for Louisville Metro. The mission of the Department of Community Services is to "improve the quality of life for all residents with an emphasis on poverty reduction and addressing the needs of vulnerable populations in the Louisville Metro Community." The new departmental structure has led to a renewed focus on developing holistic services that address the complex causes and conditions of poverty for individuals and families. In July 2013, the former Community Services and Revitalization department piloted a Central Intake System which provided an initial assessment of client needs for all department services when seeking assistance. This allowed each client to not only receive assistance for their emergent need but provided an opportunity to determine the root cause of crisis or additional household needs to stabilize the home.

LMCS maintains a comprehensive slate of anti-poverty programs meant to address a continuum of needs from crisis to self-sufficiency. LMCS operates the following:

- College Scholarship — provides scholarships to low-income college students to remove educational barriers to self-sufficiency.
- Financial Empowerment Services — provides financial education classes, trains frontline staff, and coordinates financial empowerment initiatives and events for Louisville Metro.
- Financial Assistance — provides financial assistance for housing and utility payments coupled with case management services to households with an employment history.
- Foster Grandparent Program — offers seniors with limited income the opportunity to serve as mentors to children with "exceptional or special needs." Foster Grandparents lend their time, skill, and life experiences to assist children in reaching their potential academically, behaviorally, and developmentally. In return for volunteering, Foster Grandparents receive a small tax-free stipend.
- Homelessness and Housing Services — using multiple Federal HUD grants, provides the homeless and disabled with on-going Permanent Supportive Housing. Program participants receive on-going supportive service assistance as a stipulation of CS's continued rental assistance provision. Case managers work with participants to set annual service and financial goals, which can lead to self-sufficiency.
- Job Development and Workforce Training — provides scholarships to low-income job seekers to obtain specialized skills (such as CDL, welding, barbering, etc.) needed for living-wage employment.
- Low Income Home Energy Assistance Program (LIHEAP) — provides financial assistance to prevent utility disconnection during winter months for low-income residents.

- Microbusiness Program — provides low and moderate income business owners supports with starting and growing a small business, including training, technical assistance, and low-interest loans.
- Preschool Scholarship — provides low-income families scholarships to send preschool-aged children to an accredited preschool to increase kindergarten readiness.
- Senior Nutrition — Operates congregate meal sites providing lunch, educational, and recreational activities throughout the city. Senior Nutrition also administers the Meals on Wheels program, providing nutritious meals to home-bound seniors throughout the city.
- Supportive Services — provides clients enrolled in all case-managed department programs assistance with removing common barriers to self-sufficiency goals, including childcare, transportation, housing, and expungement financial assistance.

To some extent, entitlement funds support the Homeless and Housing Services, Microbusiness, and Supportive Services programs described above.

Microbusiness activities created new job opportunities or facilitated job retention for low-to-moderate income persons. The microenterprise loan and assistance program gave low-to-moderate income individuals the opportunity to achieve self-sufficiency through the development of their own business. As discussed in the Community Development section of this report, this program resulted in the creation of 16 full-time jobs and two part-time jobs and the retention of 20 full-time jobs.

CDBG Public Service activities such as the Family Economic Success program helped connect low-to-moderate income families to the tools they need to maintain self-sufficiency in the future.

Additionally, housing programs such as Emergency Repair and Weatherization provided low-to-moderate households with assistance that allowed them to use more of their limited resources for essential expenses. Particularly, Weatherization assistance that improves residential energy efficiency can make a measurable difference in the monthly disposable income of households assisted.

NON-HOMELESS SPECIAL NEEDS

Non-Homeless Special Needs

Non-homeless special needs individuals, including the elderly and disabled, are served by a number of CDBG and HOME funded programs. However, there is only one specific program that serves exclusively non-homeless special needs individuals - the Ramp program administered by the Center for Accessible Living. The Ramp program corresponds to Objective 5.3 in the 2010 – 2014 Consolidated Plan. The Program Year 2014 Action Plan included the following objective.

Objective 5.3: Increase facilities and services for persons with disabilities [HUD SL-1]

Outcome 5.3: Serve a minimum of 50 households

Activities 5.3: Ramp/Accessibility Program administered by the Center for Accessible Living

Funding: CDBG

Metro-Wide Ramp Construction Program (IDIS: 27220, 27351) – This program, administered by The Center for Accessible Living, assists eligible individuals with disabilities through the installation of handicapped ramps and the removal of barriers for accessibility at their place of residence. For Program Year 2014, \$175,000 was allocated to the program. Funds were drawn from Program Year 2013 and 2014 allocations.

2014 Action Plan Goal: 50 households assisted

Households assisted during 2014: 113

Funds Expended in Program Year 2014: \$170,955.40

HOPWA funded programs to address non-homeless special needs are discussed in detail in following section.

Specific HOPWA Objectives

HOPWA entitlement funding in the Louisville, KY-IN MSA is administered by Louisville Metro Department of Community Services.

For Program Year 2014, Louisville Metro Government received \$572,259 in HOPWA funding and funded five local project sponsors: AIDS Interfaith Ministries of Kentuckiana, Hoosier Hills AIDS Coalition, House of Ruth, Legal Aid Society, and Volunteers of America. These organizations represent the HIV/AIDS service providers for Bullitt, Henry, Jefferson, Meade, Nelson, Oldham, Shelby, Spencer, and Trimble Counties of Kentucky and Clark, Floyd, Harrison, Scott, and Washington counties of Indiana.

The HOPWA program provides tenant-based rental assistance, short-term utility, rent and mortgage assistance, and supportive services for persons living with HIV/AIDS. Supportive services include case management, assistance with daily living, nutritional services, and mental health services. These services assist those who may become homeless or lack employment or housing options due to extensive medical care and treatment.

Several HOPWA project sponsors receive additional funding through Continuum of Care, ESG, or CDBG to help leverage the provisions of agency services and resources. In addition, most participate in the Louisville Continuum of Care to plan, coordinate policy, and distribute resources for vulnerable and special needs/HOPWA populations in Louisville Metro. Many HOPWA project sponsors also leverage program operations funding through various other federal and local sources, including the Ryan White Care Act, Metro United Way, contributions from the annual Louisville AIDS Walk, and private donations. Many of the HOPWA project sponsors are also represented on the Kentuckiana AIDS Alliance (KAA) Board of Directors. KAA facilitates monthly planning meetings among HIV/AIDS service providers in the Louisville Metro area and is responsible for securing funding for numerous agencies through the Louisville AIDS Walk. Louisville Metro's HOPWA program manager participates in KAA's monthly meetings.

Project oversight and monitoring was conducted in Program Year 2014 by the Department of Community Services. The HOPWA program manager is responsible for reviewing all requests for payment submitted by HOPWA project sponsors for accuracy and to ensure compliance with local, state, and federal regulations and cost principles. In Program Year 2014, all five HOPWA project sponsors were monitored. There were no concerns or findings.

For Program Year 2014, potential HOPWA subrecipients submitted proposals directly to the Louisville Metro Department of Community Services, where the proposals were reviewed and recommended for funding. Funding recommendations are submitted to Louisville Metro Council for review and approval as part of the city's larger budget process. Once the budget is passed in full, HOPWA subawards are made.

Once approved in the signed budget ordinance, sub-grantees are asked to submit a Work Program and Budget detailing proposed activities, goals, and expenditures for the program year. After the Work Program and Budget is approved by LMCS staff, a

signed contract is executed between the HOPWA service agency and Louisville/Jefferson County Metro Government. All five project sponsors receiving funding for program year 2013 were funded again for Program Year 2014.

According to the 2014 HIV/AIDS Surveillance Report compiled by the Kentucky Cabinet for Health and Family Services, a cumulative total of 4,153 cases of HIV have been diagnosed in Jefferson County. Of those, an estimated 2,669 persons are currently living with HIV/AIDS. When these numbers are expanded to include the entire KIPDA region (Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, Trimble Counties), the number rises to 4,530 diagnosed HIV cases with 2,905 presumed living. Therefore, the KIPDA region comprises 49% of all diagnosed HIV cases in Kentucky. According to the same report, African Americans comprised only 8% of the state's population in 2012, but accounted for 38% of new HIV cases diagnosed that year. Hispanics accounted for 5% of newly diagnosed HIV cases in 2012, yet comprised only 3% of the state's population.

Addressing the special needs of Louisville Metro residents and providing housing and supportive services to persons with HIV/AIDS and their families, was ranked as the fifth overall goal in the 2010 – 2014 Consolidated Plan. Three specific HOPWA objectives were established for this goal in the Consolidated Plan. The objectives and outcomes established for Program Year 2014 were as follows.

Objective 6.1: Provide tenant-based rental assistance to persons with AIDS [HUD DH-2]

Outcome 6.1: Provides 24 households with TBRA

Activities 6.1: Non-profit service providers

Funding: HOPWA funding distributed to subrecipients

Objective 6.2: Provide supportive services to persons with AIDS [HUD DH-3]

Outcome 6.2: Provide 940 individuals with HIV/AIDS with supportive services

Activities 6.2: Non-profit service providers

Funding: HOPWA funding distributed to subrecipients

Objective 6.3: Provide short-term rent, mortgage and utility payments [HUD DH-2]

Outcome 6.3: Provide 160 households with STRMU assistance

Activities 6.3: Non-profit service providers

Funding: HOPWA funding distributed to subrecipients

A total of 31 clients received TBRA support from two Louisville Metro HOPWA subrecipients (House of Ruth served 24 clients; Hoosier Hills served 7 clients). Of these 31 clients, 29 are continuing with TBRA. One client exited House of Ruth TBRA during the Program Year and one Hoosier Hills client exited TBRA upon receiving a Housing Choice Voucher in Program Year 2014.

A total of 144 clients received STRMU support from two Louisville Metro HOPWA subrecipients (Hoosier Hills served 16 clients; Volunteers of America served 128 clients). Of the 144 clients, all but one are likely to maintain current housing arrangements with additional support. 99.1% of clients who received or continue to receive STRMU are currently in a stable housing situation.

All HOPWA STRMU and TBRA clients were able to access necessary supportive services through other HOPWA subrecipient agencies or through other local, state, or federal resources.

Project Accomplishment Overview

AIDS Interfaith Ministries of Kentuckiana (AIM) (IDIS: Supportive Services - 27276, 27408, 27424)

Aaron Guldenschuh-Gatten, Executive Director

AIM is an HIV service organization, 501 (C)(3) non-profit and the smallest of the HOPWA funded agencies. AIM supports the HOPWA program by providing supportive services and core services including emergency housing, medical/dental assistance, transportation, case management and nutritional support. HOPWA funds AIM for salaries of the Executive Director and Program Specialist who manage and provide a food pantry (the only food pantry in Louisville specifically for HIV positive individuals); emergency hotel vouchers; the AIM medical assistance fund; and life skills educational workshops promoting self-sufficiency, self-awareness, and self-advocacy. These services reduce barriers to care, increase access to quality medical/dental care and nutrition, and provide emergency housing to those who otherwise cannot access traditional shelters. During Program Year 2014 AIM moved their central office into House of Ruth's Shelby Park campus in order to facilitate closer collaboration on mutual cases, decrease barriers to accessing supportive services, and to identify new individuals who may need services from AIM.

AIM continued to work with partner agencies to identify households in need of assistance from the AIM program. AIM reported the following achievements for Program Year 2014:

- 1,206 unduplicated individuals accessed the AIM food pantry, including access to high protein supplements to combat HIV-related wasting;
- 666 unduplicated individuals accessed the AIM food pantry personal care and household supplies program, aiding individuals who offset household costs by getting toilet paper, laundry detergent, cleaning supplies, and mops, sponges, rags, and other cleaning tools.
- 31 unduplicated households accessed emergency housing (funded by the Louisville AIDS Walk)
- 201 unduplicated individuals received increased access to medical and oral healthcare. 28 individuals were provided transportation to the University of Louisville Miller Oral Health Clinic in Elizabethtown, Kentucky (a 45-60 minute drive) who would not otherwise be able to access oral health care. Three individuals were provided medical co-pays for wheelchair, walker, and shower bench (provided after surgery). 190 unduplicated individuals were provided non-HIV medication copays on a near monthly basis.
- 89 unduplicated individuals were provided a monthly warm meal in a community building environment at the AIM "Buddy Dinner."

Funds Expended in Program Year 2014: \$51,747.93

Number of Clients Served: to be included in final CAPER

Hoosier Hills AIDS Coalition (IDIS: TBRA - 27270, 27407; STRMU 27406)

Dorothy Waterhouse, Treasurer

Hoosier Hills provides activities and assistance to benefit low and moderate income persons and their families who are HIV positive and who strive to achieve or maintain a stable housing situation. They do this through HIV Care Coordination (case management) services and direct assistance designed to help clients avoid the sense of hopelessness and prevent clients from returning to high risk activities and inadequate or insecure housing situations. HOPWA funds TBRA and STRMU assistance, as well as some program sponsor administration.

This program was able to keep seven clients on long-term assistance to prevent homelessness. One TBRA client exited the program during Program Year 2014, having secured permanent housing. Care coordinators have helped clients develop housing plans to help with stability. Sixteen clients received STRMU assistance.

Funds Expended in Program Year 2014: \$28,410.33

Number of Clients Served: TBRA - 7; STRMU - 16

House of Ruth/Glade House (IDIS: TBRA - 27271, 27421, 27440; Supportive Services - 27272, 27422, 27439)

Lisa Sutton, Executive Director

House of Ruth is a community-based organization caring for families and individuals infected or affected by HIV/AIDS. The agency offers a holistic, client-centered approach for housing and advocacy programs. This includes life skills, children's programs, and other supportive services to help strengthen lives. The hub of the Housing Program at House of Ruth is the 17 single-family, scattered site units the agency owns and operates, along with Glade House, a 12 room/person transitional housing facility for HIV-positive adults which includes one emergency shelter bed.

HOPWA provides House of Ruth with salary support for the Client Services Manager, 2 Housing Case Managers, 2 Glade House Case Managers, the Housing Program Manager, Director of Clinical Services, Executive Director, Director of Property Management, Volunteer/Communications Manager, Client Intake Coordinator, and Finance Director. Services provided include case management, emergency food, transportation assistance, rental/utility assistance, children's activities, social events, referrals to other community providers, crisis counseling, medical advocacy, and life skills education. Finally, HOPWA funds are also expended on tenant-based rental assistance.

In Program Year 2014, House of Ruth served 1,154 individuals and families living with HIV, 99% of whom met the federal income guidelines for qualifying for HOPWA support services and TBRA services. The 1% of clients who live above income guidelines remained eligible for other programs and services supported by House of Ruth general operating funds, private grant funds, or other in-kind donations including toiletries, household items, and back-to-school and holiday assistance for families with children.

In Program Year 2014, House of Ruth services and programs funded by HOPWA Support Services dollars included: individualized holistic case management to over 700 individuals and families; intensive outpatient drug and alcohol addiction assessment and treatment to over 90 individuals; life skills case management to over 44 individuals needing weekly assistance in activities of daily living, including medication management and basic resources management, in order to develop the skills needed to obtain permanent housing of their choice and successfully live with HIV; and transportation assistance (in the form of TARC tickets) to over 300 individuals and families. In total, HOPWA Support Services have helped over 1,000 individuals and families remove potentially life-threatening barriers to successful permanent housing and HIV management.

Also in Program Year 2014, House of Ruth provided TBRA consistently for 24 unduplicated households, moved 6 new families into the program, and exited 1 family to private dwellings. Thanks in part to bonus TBRA funds this operating year, House of Ruth was able to serve more families new to HOPWA than in any past funding year. Specifically, over half of those new families with children were homeless at entry, demonstrating extreme unmet need for housing and HIV stabilization in the community.

Funds Expended in Program Year 2014: \$325,996.68

Number of Clients Served: TBRA – 24; Supportive Services - to be included in final CAPER

Legal Aid Society (IDIS: Supportive Services - 27278, 27405, 27423)

Jeffrey Been, Executive Director

The HIV/AIDS Legal Project is the area's only non-profit legal provider helping clients with civil legal problems that threaten the client's basic human needs. They fight on their clients' behalf when their health, safety, and stability are unjustly threatened. Last year, Legal Aid represented 97 clients whose incomes were at or below 125 percent of the federal poverty guidelines.

As established by their board of directors, Legal Aid accepts cases that fall within the following five priority areas: 1) Support for families; 2) Preserving the home; 3) Maintaining economic stability; 4) Safety, Stability, and Health; 5) Populations with Special Vulnerabilities. Legal Aid's targeted client populations include victims of domestic violence, the homeless, families at risk of becoming homeless, children forced to move from school to school because of instability at home, children in the juvenile court and educational systems in need of help to stay in school, people living with HIV/AIDS and other life threatening medical conditions, community groups that serve the interests of the poor, people moving from welfare to work, and the elderly.

The HIV/AIDS Legal Project assists eligible clients with a variety of legal needs including obtaining and remaining in safe, affordable housing, securing disability income for clients, securing access to government benefits, addressing consumer and medical debt issues, drafting life-planning documents, assisting with family law and support issues, assistance with maintaining health care, and advocacy against discrimination. 97 clients were served by the HIV/AIDS Legal Project in Program Year 2014.

Funds Expended in Program Year 2014: \$58,398.56

Number of Clients Served: 97

Volunteers of America (IDIS: STRMU - 27282, 27410; Supportive Services – 27283, 27409, 27412)

Susan Reece, Senior Director of Clinical Services

Volunteers of America sought to prevent homelessness for individuals and families living with HIV/AIDS in seven counties in the Louisville, KY HOPWA service area, through the provision of short-term rent, mortgage, and utility assistance (STRMU) and associated supportive services. Those receiving HOPWA STRMU assistance through VOA also received a myriad of supportive services, including financial/budget planning, enhancement of job search, marketing and skills, and housing stability/homeless prevention planning.

The HOPWA program worked to collaborate with the Kentucky Care Coordinator Program (KCCP), funded by a Ryan White grant. The Care Coordinator Program has been providing medical case management since 1998. In the 16 years of service, they have been instrumental in linking clients to the necessary resources to maintain stability. As clients approached the program for assistance, the medical case managers assisted the clients in preparing a budget and a housing plan. The housing plan was prepared through a joint effort between the client and case manager working to meet the client where they are and to address barriers they face. The housing plans measured outcomes and goals that were evaluated on an ongoing basis. VOA was able to meet clients anywhere in the seven counties served, based on the client's needs.

Volunteers of America experienced a transition in which KCCP was discontinued. As the result, one Case Manager completed all the interviews and assessments as of January 1, 2015. Technical Assistance was provided and staff was able to organize and spend the money down to assist persons in need of financial assistance. STRMU dollars were provided for rent, mortgage, and utility assistance. Of the 128 persons served, only 5 returned for assistance. Resources and a housing plan were established.

Volunteers of America served 128 clients with STRMU and supportive services during Program Year 2014. VOA engaged landlords and utility companies to advocate for financial support which prevents persons with HIV from experiencing homelessness. Housing Plans supported the need to maintain the budget and eliminate unnecessary expenses to continue stable housing.

Funds Expended in Program Year 2014: \$156,671.41

Number of Clients Served: STRMU – 128; Supportive Services– to be included in final CAPER

Barriers and Trends Overview

Several barriers have been identified by HOPWA project sponsors, including lack of affordable housing, discrimination, lack of supportive services, multiple diagnoses, poor credit history, and criminal justice history. Many HOPWA clients still feel the sting of discrimination with their HIV positive status. There is a feeling of shame and

isolation that occurs as clients withdraw from society due to the fear of judgment and criticism from their peers, churches, families, and society at large.

The greatest challenges reported by most sponsors are issues with obtaining and maintaining affordable housing. Housing availability continues to be a barrier to serving more clients as HOPWA clients typically live well below the poverty level. Therefore, housing affordability on their limited income or lack of income continues to be an issue. Bad credit history, criminal history, and housing availability are all factors that contribute to the lack of housing opportunities and eligibility for clients. Many client households, whether unstably housed, inadequately housed, or homeless, did not have the resources to move (such as a deposit, good credit, access to moving equipment, first month's rent, or income eligibility). House of Ruth maintains a waiting list for affordable housing units for people with HIV/AIDS which currently includes over 260 unduplicated households.

Many clients have multiple diagnoses, making day to day survival even more of a challenge. Mental health issues combined with multiple physical health issues (such as HIV, hepatitis, kidney dialysis, etc.) all contribute to their financial, physical, mental, and emotional strain. Other factors are substance abuse issues; lack of education and training for adequate employment; and the long, arduous process of seeking and being granted social security disability insurance.

One of the main supportive services that is lacking is an adequate means of affordable and available transportation. With the rising costs of TARC and TARC3, and the shortage of TARC tickets being distributed by agencies due to cutbacks in grant funding, transportation to medical appointments, legal appointments, the food pantry, case management, church, AA meetings, and other destinations is an ongoing challenge.

Concern remains how to continue to serve an increased number of TBRA families without further funds for increased case management staff and rental assistance. Flat HOPWA funding indicates that no additional housing will be available in the future. HOPWA sponsors continue to seek ways to overcome these barriers so clients can achieve positive outcomes.

Communities are documenting an increase of drug use, especially heroin, leaving many people homeless. The recent epidemic of HIV in Scott County, IN occurred as a result of heroin use. Needle exchange programs in Kentucky and Indiana as well as increased community awareness (both of HIV and of the increase in heroin use) have occurred as a result of the Scott County epidemic. In addition, Hoosier Hills AIDS Coalition employs 4 case managers and a substance abuse counselor to combat the increase of drug use in their community.

Many emergency housing programs prioritize individuals who are in need of substance abuse support as well as housing. Often this results in individuals for whom alcohol abuse or drug abuse is not an issue being left with few resources for housing. Additionally, many homeless shelters in Louisville are operated by faith-based organizations, and many HIV positive individuals report issues including discrimination due to gender identity or sexual orientation, medications being confiscated, and HIV status being freely disclosed to other residents.